
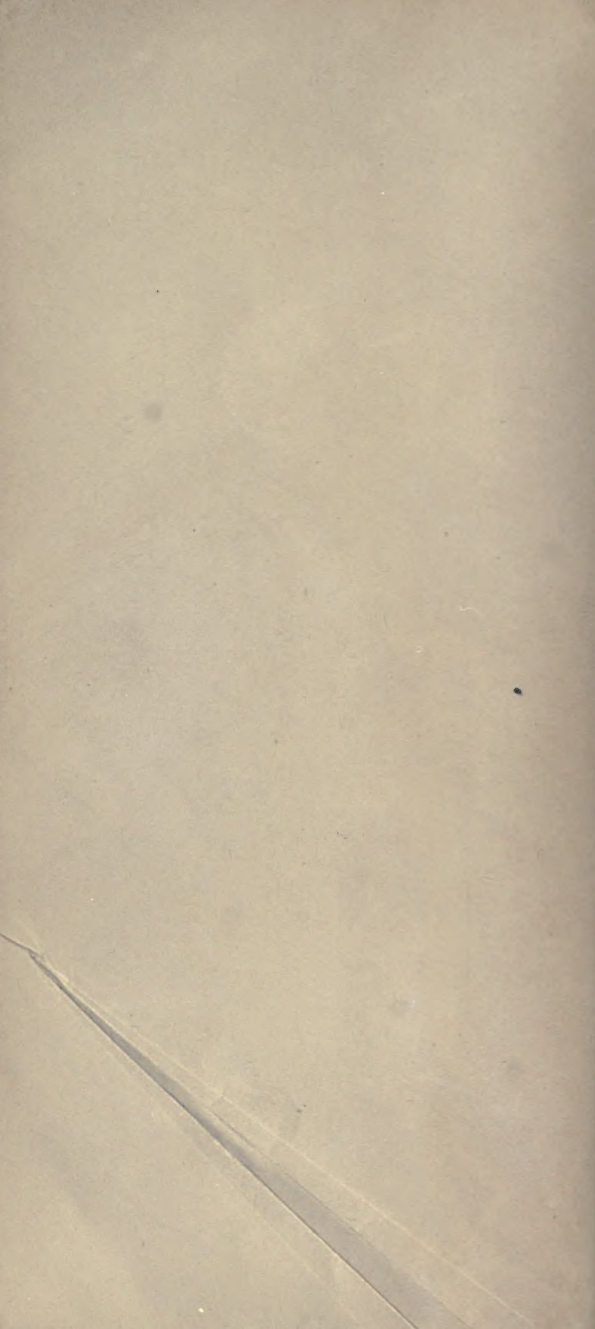


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The
CANADA PROVIDENT
INVESTMENT CORPORATION



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HANDBOOK

of the

Canada Provident

Investment Corporation



477191
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London Office:

1, Church Court, Clement's Lane, E.C.

[1912]

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HANDBOOK

Canada President

Investment Corporation



1900

J. C. & Co. Ltd. 100 King St. W. Toronto

1900

1900

1911.

JANUARY	FEBRUARY	MARCH
S. 1 8 15 22 29 M. 2 9 16 23 30 T. 3 10 17 24 31 W. 4 11 18 25 . T. 5 12 19 26 . F. 6 13 20 27 . S. 7 14 21 28 .	S. . 5 12 19 26 M. . 6 13 20 27 T. . 7 14 21 28 W. 1 8 15 22 . T. 2 9 16 23 . F. 3 10 17 24 . S. 4 11 18 25 .	S. . 5 12 19 26 M. . 6 13 20 27 T. . 7 14 21 28 W. 1 8 15 22 29 T. 2 9 16 23 30 F. 3 10 17 24 31 S. 4 11 18 25 .
APRIL	MAY	JUNE
S. . 2 9 16 23 30 M. . 3 10 17 24 . T. . 4 11 18 25 . W. . 5 12 19 26 . T. . 6 13 20 27 . F. . 7 14 21 28 . S. 1 8 15 22 29 .	S. . 7 14 21 28 M. 1 8 15 22 29 T. 2 9 16 23 30 W. 3 10 17 24 31 T. 4 11 18 25 . F. 5 12 19 26 . S. 6 13 20 27 .	S. . 4 11 18 25 M. . 5 12 19 26 T. . 6 13 20 27 W. . 7 14 21 28 T. 1 8 15 22 29 F. 2 9 16 23 30 S. 3 10 17 24 .
JULY	AUGUST	SEPTEMBER
S. . 2 9 16 23 30 M. . 3 10 17 24 31 T. . 4 11 18 25 . W. . 5 12 19 26 . T. . 6 13 20 27 . F. . 7 14 21 28 . S. 1 8 15 22 29 .	S. . 6 13 20 27 M. . 7 14 21 28 T. 1 8 15 22 29 W. 2 9 16 23 30 T. 3 10 17 24 31 F. 4 11 18 25 . S. 5 12 19 26 .	S. . 3 10 17 24 M. . 4 11 18 25 T. . 5 12 19 26 W. . 6 13 20 27 T. . 7 14 21 28 F. 1 8 15 22 29 S. 2 9 16 23 30
OCTOBER	NOVEMBER	DECEMBER
S. 1 8 15 22 29 M. 2 9 16 23 30 T. 3 10 17 24 31 W. 4 11 18 25 . T. 5 12 19 26 . F. 6 13 20 27 . S. 7 14 21 28 .	S. . 5 12 19 26 M. . 6 13 20 27 T. . 7 14 21 28 W. 1 8 15 22 29 T. 2 9 16 23 30 F. 3 10 17 24 . S. 4 11 18 25 .	S. . 3 10 17 24 ³¹ M. . 4 11 18 25 T. . 5 12 19 26 W. . 6 13 20 27 T. . 7 14 21 28 F. 1 8 15 22 29 S. 2 9 16 23 30

1912.

JANUARY	FEBRUARY	MARCH
S. . 7 14 21 28	S. . 4 11 18 25	S. . 3 10 17 ²⁴ ₃₁
M. 1 8 15 22 29	M. . 5 12 19 26	M. . 4 11 18 25
T. 2 9 16 23 30	T. . 6 13 20 27	T. . 5 12 19 26
W. 3 10 17 24 31	W. . 7 14 21 28	W. . 6 13 20 27
T. 4 11 18 25 .	T. 1 8 15 22 29	T. . 7 14 21 28
F. 5 12 19 26 .	F. 2 9 16 23 .	F. 1 8 15 22 29
S. 6 13 20 27 .	S. 3 10 17 24 .	S. 2 9 16 23 30
APRIL	MAY	JUNE
S. . 7 14 21 28 .	S. . 5 12 19 26	S. . 2 9 16 ²³ ₃₀
M. 1 8 15 22 29 .	M. . 6 13 20 27	M. . 3 10 17 24
T. 2 9 16 23 30 .	T. . 7 14 21 28	T. . 4 11 18 25
W. 3 10 17 24 . .	W. 1 8 15 22 29	W. . 5 12 19 26
T. 4 11 18 25 . .	T. 2 9 16 23 30	T. . 6 13 20 27
F. 5 12 19 26 . .	F. 3 10 17 24 31	F. . 7 14 21 28
S. 6 13 20 27 . .	S. 4 11 18 25 .	S. 1 8 15 22 29
JULY	AUGUST	SEPTEMBER
S. . 7 14 21 28 .	S. . 4 11 18 25	S. 1 8 15 22 29
M. 1 8 15 22 29 .	M. . 5 12 19 26	M. 2 9 16 23 30
T. 2 9 16 23 30 .	T. . 6 13 20 27	T. 3 10 17 24 .
W. 3 10 17 24 31 .	W. . 7 14 21 28	W. 4 11 18 25 .
T. 4 11 18 25 . .	T. 1 8 15 22 29	T. 5 12 19 26 .
F. 5 12 19 26 . .	F. 2 9 16 23 30	F. 6 13 20 27 .
S. 6 13 20 27 . .	S. 3 10 17 24 31	S 7 14 21 28 .
OCTOBER	NOVEMBER	DECEMBER
S. . 6 13 20 27	S. . 3 10 17 24	S. 1 8 15 22 29
M. . 7 14 21 28	M. . 4 11 18 25	M. 2 9 16 23 30
T. 1 8 15 22 29	T. . 5 12 19 26	T. 3 10 17 24 31
W. 2 9 16 23 30	W. . 6 13 20 27	W. 4 11 18 25 .
T. 3 10 17 24 31	T. . 7 14 21 28	T. 5 12 19 26 .
F. 4 11 18 25 .	F. 1 8 15 22 29	F. 6 13 20 27 .
S. 5 12 19 26 .	S. 2 9 16 23 30	S. 7 14 21 28 .

1913.

JANUARY	FEBRUARY	MARCH
<p>S. . 5 12 19 26</p> <p>M. . 6 13 20 27</p> <p>T. . 7 14 21 28</p> <p>W. 1 8 15 22 29</p> <p>T. 2 9 16 23 30</p> <p>F. 3 10 17 24 31</p> <p>S. 4 11 18 25 .</p>	<p>S. . 2 9 16 23</p> <p>M. . 3 10 17 24</p> <p>T. . 4 11 18 25</p> <p>W. . 5 12 19 26</p> <p>T. . 6 13 20 27</p> <p>F. . 7 14 21 28</p> <p>S. 1 8 15 22 .</p>	<p>S. . 2 9 16 ²³₃₀</p> <p>M. . 3 10 17 ²⁴₃₁</p> <p>T. . 4 11 18 25</p> <p>W. . 5 12 19 26</p> <p>T. . 6 13 20 27</p> <p>F. . 7 14 21 28</p> <p>S. 1 8 15 22 29</p>
APRIL	MAY	JUNE
<p>S. . 6 13 20 27 .</p> <p>M. . 7 14 21 28 .</p> <p>T. 1 8 15 22 29 .</p> <p>W. 2 9 16 23 30 .</p> <p>T. 3 10 17 24 . .</p> <p>F. 4 11 18 25 . .</p> <p>S. 5 12 19 26 . .</p>	<p>S. . 4 11 18 25</p> <p>M. . 5 12 19 26</p> <p>T. . 6 13 20 27</p> <p>W. . 7 14 21 28</p> <p>T. 1 8 15 22 29</p> <p>F. 2 9 16 23 30</p> <p>S. 3 10 17 24 31</p>	<p>S. 1 8 15 22 29</p> <p>M. 2 9 16 23 30</p> <p>T. 3 10 17 24 .</p> <p>W. 4 11 18 25 .</p> <p>T. 5 12 19 26 .</p> <p>F. 6 13 20 27 .</p> <p>S. 7 14 21 28 .</p>
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CANADA PROVIDENT INVESTMENT CORPORATION.

Incorporated by Special Act of the Legislature of Manitoba, Canada, 63-64 Victoria, Chap. 66; and amended, 67 Edward VII., Chap. 52; 78 Edward VII., Chap. 71; 10 Edward VII., Chap. 87; 1 George V., Chap. 79; 1911.

COMMENCED BUSINESS 1902.

Board of Trustees :

H. POLLMAN EVANS, Toronto, President.

President of the Union Life Assurance Company.

HON. GEORGE E. FOSTER, M.P., Ottawa, Vice-President

Minister of Trade and Commerce, Dominion of Canada.

D. A. BURNS, Toronto, Vice-President.

President The Imperial Loan and Investment Company of Canada.

WILLIAM M. GERMAN, K.C., Welland, Ontario.

Member of the Dominion Parliament, County of Welland.

HON. ROBERT ROGERS, M.P., Winnipeg.

Minister of The Interior, Dominion of Canada.

THOMAS T. ROLPH, Toronto.

Vice-President The National Land Fruit & Packing Company, Limited

E. L. TAYLOR, K.C., Winnipeg.

Director Great West Permanent Loan Company.

Bankers in England :

**THE LONDON CITY AND MIDLAND BANK, LIMITED,
Threadneedle Street, London, E.C.**

Bankers in Canada :

THE ROYAL BANK OF CANADA, Toronto.

THE STERLING BANK OF CANADA, Winnipeg.

Head Office :

**BANK OF BRITISH NORTH AMERICA BUILDING,
WINNIPEG, MANITOBA.**

Chief Office of the Trustees :

37, YONGE STREET, TORONTO, CANADA.

London Office :

1, CHURCH COURT, CLEMENT'S LANE, E.C.

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TENTH ANNUAL STATEMENT OF THE

CANADA PROVIDENT INVESTMENT CORPORATION

For the Year ending March 31st, 1912.

Incorporated by Special Act of the Legislature of Manitoba, Canada, 63-64 Victoria, Chap. 66; and amended, 67 Edward VII., Chap. 52; 78 Edward VII., Chap. 71; 10 Edward VII., Chap. 87; 1 George V., Chap. 79; 1911.

COMMENCED BUSINESS 1902

Statement of Assets and Liabilities

ASSETS

Investments in Land Mortgage, Financial and Investment Corporation Securities and Mortgages	..	..	..	\$1,017,588.00
Investments in Commercial and Industrial Undertakings	..	..	..	281,809.16
Investments in Municipal Debentures and other Loans	..	..	..	113,083.02
All other Assets	..	..	..	42,798.35
Accrued Interest	..	..	..	5,024.86
Cash in Bank ..	..	..	..	1,769.92

\$1,462,073.31

LIABILITIES

Ordinary Capital subscribed	..	..	..	\$1,250,000.00
Ordinary Capital uncalled	..	..	..	1,125,000.00

TENTH ANNUAL STATEMENT *continued.*

Ordinary Capital paid up	..	..	..	\$125,000.00	\$929,021.87
Preferred Shares fully paid	..	..	..	804,021.87	340,000.00
Ten-year Renewable Loans	..	..	..	..	54,418.05
Time Loans ..	..	..	..	..	788.40
Overdrafts ..	..	..	..	..	7,124.19
Sundry Creditors ..	..	..	..	..	12,500.00
Dividends payable on Ordinary Capital	..	..	..	..	110,000.00
Surplus ..	..	..	..	..	8,220.80
Profit and Loss Account ..	..	..	..	..
					<u>\$1,462,073.31</u>
Profit and Loss Account					
CR.					
By Balance carried forward March 31st, 1911	..	..	..	..	\$752.17
By Net Earnings for the Year after Payment of all Expenses of Management, Interest on Loans, Taxes and Commissions ..	..	..	..	..	63,660.39
					<u>\$64,412.56</u>

TENTH ANNUAL STATEMENT—continued.

DR.

To Interest on Cumulative Preference Shares at the rate of 6 per cent. per annum	..	\$33,691.76
To Dividend on Paid-up Ordinary Capital at the rate of 10 per cent. per annum	..	12,500.00
Addition to Surplus Account	.. ..	10,000.00
To Balance carried forward	.. ..	8,220.80
		<u>\$64,412.56</u>

Auditor's Report.

To THE CANADA PROVIDENT INVESTMENT CORPORATION.

I have duly audited the books of the Canada Provident Investment Corporation, and have verified the vouchers for Receipts and Disbursements, and have found the same correct. I have also examined the Statement of Assets and Liabilities, together with the Securities, and find them correct.

Toronto, May 15th, 1912.

(Signed) WM. H. FAHEY, C.A., Auditor.

SUMMARY—

CAPITALIZATION

Ordinary Capital Stock Authorized	.. ..	\$2,500,000.00
Ordinary Capital Stock Subscribed	.. ..	1,250,000.00
Ordinary Capital Stock Paid up	.. ..	125,000.00
Cumulative Preference Shares Authorized	.. ..	4,866,666.66
Cumulative Preference Shares Subscribed and Fully Paid up	.. ..	804,021.87

EARNINGS

Assets	.. ..	\$1,462,073.31
Surplus	.. ..	110,000.00
Net Earnings for Year after Payment of all Expenses of Management, Interest on Loans, Taxes and Commissions	.. ..	63,660.39
Percentage of Net Earnings to Mean Capital for the Year	.. ..	8.21%

APPROPRIATIONS

For Interest Paid on Preference Shares at the rate of 6 per cent.	..	..	\$33,691.76
For Dividend on Ordinary Capital at the rate of 10 per cent.	..	..	12,500.00
Added to Surplus Account	..	..	10,000.00
Carried to Credit Profit and Loss Account	..	..	8,220.80

BOARD OF TRUSTEES

H. POLLMAN EVANS, President, Toronto.

Hon. GEO. E. FOSTER, M.P., Ottawa.

D. A. BURNS, Toronto.

WILLIAM M. GERMAN, K.C., M.P., Welland.

Hon. ROBERT ROGERS, M.P., Winnipeg.

THOMAS T. ROLPH, Toronto.

E. L. TAYLOR, K.C., Winnipeg.

PAUL L. HARVEY, Secretary, Toronto.

BANKERS

Toronto—The Traders Bank of Canada, The Sterling Bank of Canada.

Winnipeg—The Sterling Bank of Canada.

London, Eng.—The London City & Midland Bank, Limited, Threadneedle Street.

AUDITOR

WILLIAM H. FAHEY C.A.

Head Office—Bank of British North America Building, Winnipeg, Manitoba.

London Office—1, Church Court, Clement's Lane, E.C.

Toronto Office—37, Yonge Street.

Report of the Board of Trustees.

Your Trustees have pleasure in presenting the Tenth Annual Statement of the Corporation, and are able to say that the Statement reflects the general prosperity of Canada.

During the past fiscal year the Corporation added upwards of \$300,000.00 to the Cumulative Preference Shares outstanding. This was largely subscribed in Great Britain, and during the part of the fiscal year for which the new Capital was available for investment, it contributed substantially to the earnings of the Corporation.

The net earnings of the Corporation for the twelve months ending March 31st, after the payment of all expenses of management, taxes and commissions, was equal to 8.21 per cent. of the mean paid-up capital funds for the year.

After the payment of the fixed interest of 5 per cent. on the Cumulative Preference Shares and 5 per cent. on the Ordinary Capital, the Cumulative Preference Shares are entitled to participate in the profits of the Corporation to the extent of an additional 1 per cent.

As a result of the year's operations your Trustees were enabled to pay the additional 1 per cent. to which the Cumulative Preference Shares were entitled out of the Profits.

Your Trustees direct attention to the fact that on the mean Capital of last year the amount required to pay the additional 1 per cent. on the Cumulative Preference Shares was approximately \$6,500.00.

The surplus profits from the year's earnings remaining after the payment of the fixed interest of 5 per cent. on the Preference Shares, and the dividend of 5 per cent. on the Ordinary Capital, were upwards of \$30,000.00, or more than $4\frac{1}{2}$ times the amount required to pay the additional 1 per cent. on the Preference Shares.

The Cumulative Preference Shares may therefore be regarded as established upon a reasonably secure 6 per cent. basis.

A substantial profit was realized from the investments that matured or were disposed of during the year, and new investments totalling approximately \$600,000.00 were made during the year upon such terms as to justify the expectation of a substantial profit being realized upon sale or maturity, and at the same time of sufficient new revenue being derived from the interest on such investments which will leave a satisfactory margin of profit over and above the capital charges represented by them.

The greater part of the new investments made last year were in bonds, debentures, municipals, and preferred stocks acquired first hand at satisfactory prices.

The shareholders of the Corporation enjoy the advantage of having the security for their Capital spread over a diversity of interests which your Trustees believe ensures a fair, regular, and, so far as may be, a certain income, together with a well founded expectation of a steady increase in Capital value, which will be represented in the profits of succeeding years as the investments mature or are disposed of.

The principle of Investment Trusts, upon which the business of the Corporation is carried on, has proven over a long period of years to be highly satisfactory, and is rapidly gaining in favour with investors.

The number of these Investment Trusts has steadily increased, and this movement has been particularly noticeable in Great Britain, more so than in Canada, where the tendency has been largely to confine the business of an Investment Company to one class of security. Your Trustees have followed the British practice of spreading investments over both a number and variety of securities, representing different sections and interests of the Dominion.

Your Trustees are of opinion that this policy ensures greater stability of earnings and a wider basis of security.

Your Trustees anticipate that further substantial additions will be made to the Cumulative Preference Share Capital during 1912, and applications have already been accepted from existing shareholders in Canada.

Your Trustees regard the outlook for 1912 as being most promising; trade and industry is everywhere buoyant, and commerce and agriculture are shown to be upon a substantial basis from the fact that the Canadian bank deposits have increased during the past year by upwards of \$100,000,000.00. This in a country having a population of slightly over 7,000,000 must be regarded as an indication of real progress and of material increase in tangible values.

The demand for money throughout Canada for all classes of investments continues unabated, and there is no reason to apprehend that there will not be sufficient sound and legitimate investments for all the additional Capital that is likely to be introduced into the Dominion for many years to come.

It is probable that there was a larger influx of British and foreign Capital into Canada during 1911 than in any previous year. This flow of new money found its way into every Province and into almost every form of investment, and the continuance of the remarkable industrial and agricultural development of the country must in part have been insured by this fertilizing stream of new Capital.

Respectfully submitted,

H. POLLMAN EVANS,

President.

Toronto, *May 30th*, 1912.

Cumulative Preference Shares of the Corporation, Paying 6%.

For those who prefer to invest in securities readily marketable in the United Kingdom, attention is directed to the 5 per cent. Cumulative Preference Shares (Participating) of the Corporation, which are entitled to share in the profits to the extent of an additional 1 per cent. per annum, thus making them an investment to nett 6 per cent., which rate has regularly been paid. The Balance Sheet for the year ending March 30th, 1912, to be found elsewhere in this book, shows that the surplus profits were sufficient to pay the additional 1 per cent. more than four and a half times.

It is believed that the Cumulative Preference Shares may be regarded as a permanent 6 per cent. investment, with substantial possibilities of capital appreciation of $33\frac{1}{3}$ per cent., at which price the shares would yield $4\frac{1}{2}$ per cent.

The Corporation was incorporated by Special Act of the Legislature of Manitoba in 1900, and has been in business ten years, and has regularly paid 10 per cent. on its Ordinary capital and 6 per cent. on its Preference (with the exception of a number of shares originally issued, which were limited to 5 per cent.).

The Preference Share Certificates contain the following warranty:—

“The Preference Shares comprised in this
“Certificate carry Fixed Cumulative Interest of
“5 per cent. per annum on the amount paid
“thereon, payable half-yearly on the 30th days
“of November and May. and also carry the right
“to participate in the profits of each year to the
“extent of an additional 1 per cent. after paying
“or providing for the Fixed Interest and for a
“Dividend not exceeding 5 per cent. per annum
“on the amount paid up on the Ordinary Stock.
“These Shares rank in priority to the Ordinary
“Stock as regards the capital in a winding-up,
“and *pari passu* in all respects with the Preference
“Shares already issued, except in regard to the
“additional 1 per cent., but do not share further
“in the profits or assets of the Corporation.”

Form of Application will be found in this book.



Mortgages on Land and other Investments in Canada

May be made direct by the investor
of the United Kingdom through
: THE CANADA PROVIDENT :
INVESTMENT CORPORATION.

Since the introduction of the Corporation to the United Kingdom through the sale of part of its Preference Shares, a large number of inquiries have been received asking for information and advice as to the placing of money in Canada by the investor directly upon mortgages and other securities.

Through its extensive connection with the banking, insurance, and loan company interests of the Dominion, the Corporation has been able and pleased to give inquirers the information desired, and it is believed with satisfaction both to the lender in the United Kingdom and to the borrower in Canada.

In view of the importance and increasing number of these inquiries the Trustees have decided to establish an Investment Branch for the purpose of dealing with such inquiries, and to enable the Corporation to make investments direct on behalf of its British shareholders and others who desire to place money in Canada for investment.

The successful experience of the Corporation over a number of years, as evidenced by the returns to its own shareholders (6 per cent. to the Preference and 10 per cent. to the Ordinary Shareholders), points to its being in a favourable position to act as an investment medium for others, whilst its ample resources and influential connections add substantial weight to its guarantees.

MORTGAGES.

The Corporation, having offices in Toronto and Winnipeg, and connections throughout Canada, has complete facilities for investing money on Mortgages.

In Ontario and in the Western Provinces mortgage loans on excellent security may be placed for large or small amounts at rates ranging from $5\frac{1}{2}$ to $7\frac{1}{2}$ per cent., the advances being from 40 to 60 per cent. of the value. All securities are valued by the Corporation's valuer.

Several plans for investment in mortgage loans have been provided by the Corporation to suit individual requirements.

Direct Mortgages (for not less than £500).—The Corporation will receive money for investment in mortgages which will be taken in the name of the lender, and the Corporation will act as agent for collecting interest and principal, remitting the amount, when paid, to the lender (through its London Office if desired). Such mortgages may be obtained to pay from $5\frac{1}{2}$ to $7\frac{1}{2}$ per cent.

The Corporation charges a commission only of 1 per cent. per annum on the principal for its services in arranging the loan and for the collection in Canada of the interest and the principal when due. On mortgages arranged in this way a rate of interest higher than that current in the United Kingdom can be obtained, and with equal security. The lender should specify the rate of interest which he is prepared to accept. Where mortgages are taken in this way the amount of any individual investment should be not less than £500.

Fixed Rate $5\frac{1}{2}$ per cent. Guaranteed Mortgages (for not less than £300).—The Corporation will receive money for investment on mortgages to be taken in the name of the lender at varying rates of interest as may be arranged between the Corporation and the borrower.

The Corporation guarantees the payment of principal and interest at the rate of $5\frac{1}{2}$ per cent. per annum. All interest reserved by the mortgage over $5\frac{1}{2}$ per cent. is retained by the Corporation in consideration of its guarantee and for its services in arranging the loan and collecting the interest.

This has proved to be an attractive form of mortgage for the foreign investor in Canada, and has been largely used by United States financial institutions in lending money in the Canadian West.

All uncertainty as to any delay in the payment of the interest and principal is removed by the guarantee of the Corporation.

It not infrequently happens that Western farmers fail to appreciate the importance of absolute promptitude in the payment of interest, and whilst the safety of the interest or principal is in no wise endangered, many investors prefer to be assured as to the payment upon definite and fixed dates of the interest due.

The Fixed Rate Guaranteed Mortgage ensures to the lender in the United Kingdom the payment of interest on definite dates each year at the rate of $5\frac{1}{2}$ per cent. free of all charges.

First Mortgage $5\frac{1}{2}$ per cent. Investment Trust Certificates (for any amount). —This form of investment is particularly suitable for those who wish to avoid the trouble and formalities incident to having the securities registered in their own names, and discharged, and also saves any loss of interest pending investment.

The Corporation issues these Investment Trust Certificates bearing interest at the fixed rate of $5\frac{1}{2}$ per cent. nett per annum, payable half-yearly, through its London Office if desired, on agreed dates.

The Investment Trust Certificates are secured by a particular fund consisting only of mortgages and securities of the nature authorized by the Insurance Act of Canada for the investment of Reserve Funds, set aside in the names of Trustees, the fund being always maintained at a sum exceeding the total amount of the Certificates outstanding for the time being.

The Investment Trust Certificates are countersigned by two Trustees, their signature under the terms of the Trust constituting a certificate that the obligation as to maintaining the security has been complied with.

Investment Trust Certificates may be purchased for any term of years from one to ten. This form of mortgage investment is perhaps the most simple for the average investor, who is saved all trouble and expense, and is assured of a definite nett return of $5\frac{1}{2}$ per cent. per annum, payable in London without charge or deduction, upon fixed dates half yearly. Both principal and interest is guaranteed by the Corporation.

Funds Accepted in London.—Funds will be accepted at the London Office of the Corporation for investment on the Direct Mortgage, or on the Fixed Rate $5\frac{1}{2}$ per cent. Guaranteed Mortgage plans, and 4 per cent. interest will be allowed from 14 days after deposit (to allow of transmission of the money) until the mortgage desired has been obtained and registered in the name of the lender, from which date the higher rate of interest fixed by the Mortgage or guaranteed by the Corporation will commence to accrue.

On funds accepted on Investment Trust Certificates, interest at the rate of $5\frac{1}{2}$ per cent. per annum will be payable on fixed half-yearly dates nett in London from date of purchase at the London Office of the Corporation.

MUNICIPAL DEBENTURES.

The Corporation always owns and has on hand a variety of Canadian Municipal and Corporation Debentures, bearing rates of interest ranging from 4 to $5\frac{1}{2}$ per cent. per annum, the rate for Municipal Debentures being dependent on the location, population, and property assessment values.

Debentures of Municipalities in the Western Provinces, but of substantial security, may be purchased to pay as high as 5 per cent. per annum.

If preference is stated for the debentures of any particular town, and should such not be owned by the Corporation, the Trustees will be pleased to furnish promptly, without charge, the best prices at which the debentures may be purchased.

School Section and Township Debentures, frequently repayable by instalments, may be purchased to yield as high as $5\frac{1}{2}$ per cent., with principal and interest well secured.

These last debentures are suggested as combining good security and high return, but are not so readily marketable, chiefly on account of the annual repayment of principal which has a certain disadvantage for the outside investor.

GENERAL INVESTMENTS.

The Corporation will be pleased to undertake the purchase and sale of Canadian Stocks, bonds, debentures, or other securities, on behalf of investors in the United Kingdom, also the changing of investments or exchange of securities.

The advice of the Corporation has frequently been sought by those who desire a higher return on their investments, and are willing to sacrifice something to obtain a readily realizable security.

Others desire to dispose of investments not readily realizable but carrying a higher rate of interest, and are prepared to accept a lower interest return and secure a more liquid asset.

Should the transaction be of such a nature that it cannot be carried through direct within its own organization, the Corporation may be able to do the business through its connections with financial and commercial interests in practically every town and city throughout Canada.

The fullest information obtainable on practically every firm and company carrying on business in Canada is kept on file and is up to date. The Corporation does not, however, guarantee the correctness nor accept any responsibility for the accuracy of information furnished.

SPECIAL INVESTMENTS.

The Corporation through its agencies, and by reason of its extensive financial and commercial connections, is usually in touch with a number of opportunities in different parts of the Dominion requiring fairly large capital, investments which the Corporation is prepared to place before single investors, or with syndicates interested in the preliminary financing of

such undertakings, as construction of public works, electric tramways, light, heat and water power projects, coal and other mines, pulp and timber limits, land development proposals, and many such other opportunities that abound in Canada owing to the phenomenal agricultural, commercial and manufacturing expansion of the Dominion.

Such opportunities do not as a rule reach the investor in the United Kingdom first-hand, with the result that the frequently large profits which are made in the preliminary financing of such undertakings are usually enjoyed by the Canadian or American investor who is on the ground and investigates for himself.

The Corporation offers its services for negotiating such investments, but correspondence is suggested only from those who appreciate that if large profits are expected a certain amount of risk must be taken by the investor.

ADDITIONAL CAPITAL FOR ESTABLISHED BUSINESSES.

The Corporation is frequently asked to find additional permanent share or bond or debenture capital for the extension of established business of almost every variety in Canada, both small and large; this does not form part of its business, but whilst assuming no responsibility as to the soundness of the enterprises, the Corporation will be pleased to negotiate such arrangements on behalf of investors in

the United Kingdom who may desire to purchase outright established business in Canada, or to acquire interests therein. The rapid influx of population, and the intense industrial activity, have created an enormous increase in the consuming power of the people, which makes it difficult for many sound businesses to secure sufficient new capital to keep pace with the growing demands.

INQUIRIES INVITED.

The London Secretary of the Corporation will be pleased to receive and answer inquiries that may be addressed to him in reference to any of the above plans of investment, or concerning any other matter in Canada upon which information may be desired by investors.



ENQUIRY FORM.

Amount of Capital for investment, £

Rate of Interest desired, per cent.

To the

LONDON SECRETARY,

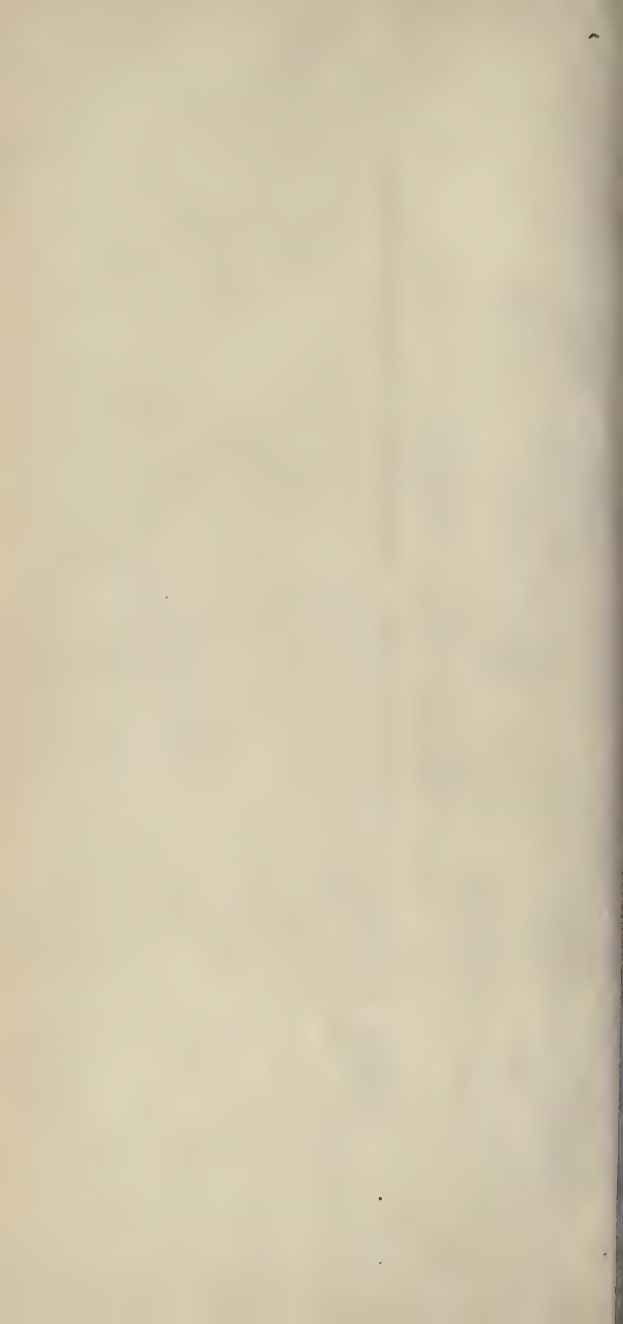
THE CANADA PROVIDENT INVESTMENT CORPORATION.

Please furnish me with the following information respecting investments referred to in the Canada Provident Handbook.

NAME

(Mr., Mrs., Rev. or Title)

ADDRESS



ENQUIRY FORM.

To the

LONDON SECRETARY,

THE CANADA PROVIDENT INVESTMENT CORPORATION.

Please furnish me with the following information respecting investments referred to in the Canada Provident Handbook.

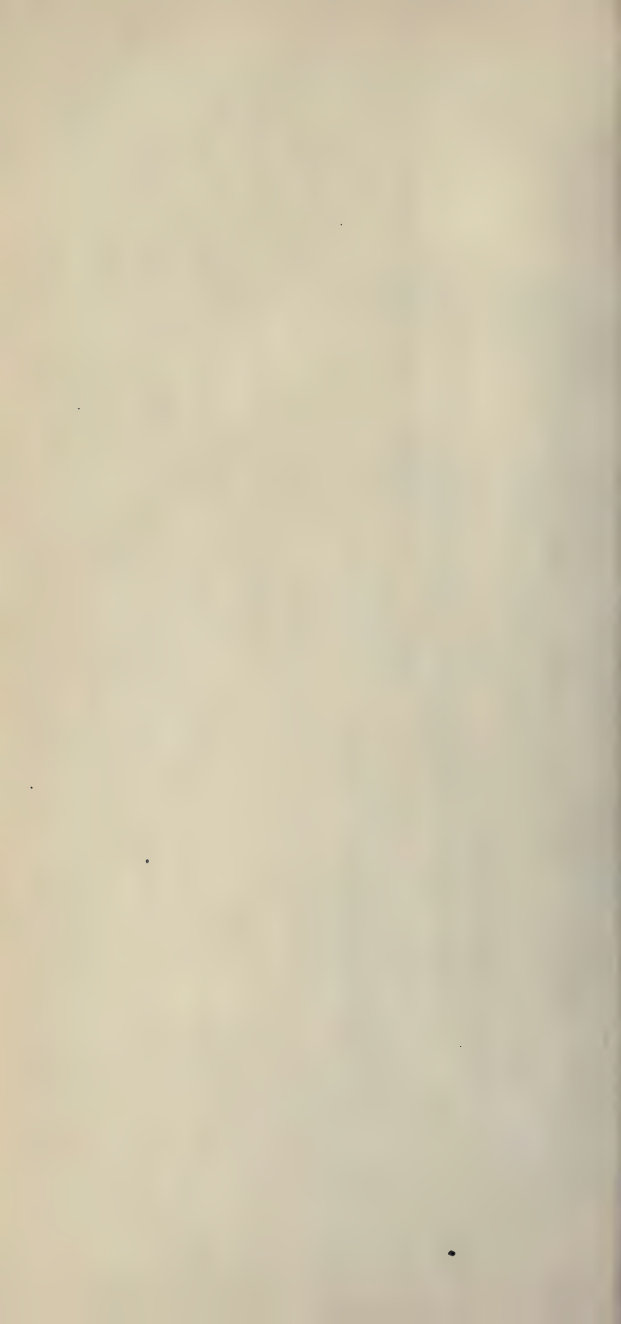
Amount of Capital for investment, £.....

Rate of Interest desired,..... per cent.

NAME.....

(Mr., Mrs., Rev. or Title)

ADDRESS.....



Form of Application for Cumulative Preference Shares.

To the Trustees of

THE CANADA PROVIDENT INVESTMENT CORPORATION.

GENTLEMEN,

$\frac{1}{w_c}$ hereby request that you will allot $\frac{m_c}{u_c}$ Shares of £1 each of the Corporation, for which $\frac{1}{w_c}$ enclose the sum of £ : : , subject to the Special Acts and Bye-laws of the Corporation, and $\frac{1}{w_c}$ agree to accept the same and $\frac{1}{w_c}$ authorize you to place $\frac{m_c}{u_c}$ name upon the Register of Preference Shareholders in respect of the Shares allotted to $\frac{m_c}{u_c}$.

Ordinary Signature

Name (in full)

Add whether Mr., Mrs. or Miss, and Title (if any).

Address (in full)

Occupation or Description

Please

Write

Distinctly.

Dated the.....

day of.....

1912

Cheques should be made payable to The Canada Provident Investment Corporation and crossed.

Tables showing the net return from Stocks and other Irredeemable Securities

PRICE	3%	4%	5%	6%
75	4.00	5.33	6.67	8.00
76	3.95	5.26	6.58	7.89
77	3.90	5.19	6.49	7.79
78	3.85	5.13	6.41	7.69
79	3.80	5.06	6.33	7.59
80	3.75	5.00	6.25	7.50
81	3.70	4.94	6.17	7.41
82	3.66	4.88	6.10	7.32
83	3.61	4.82	6.02	7.23
84	3.57	4.76	5.95	7.14
85	3.53	4.71	5.88	7.06
86	3.49	4.65	5.81	6.98
87	3.45	4.60	5.75	6.90
88	3.41	4.55	5.68	6.82
89	3.37	4.49	5.62	6.74
90	3.33	4.44	5.55	6.67
91	3.30	4.40	5.49	6.59
92	3.26	4.35	5.43	6.52
93	3.23	4.30	5.38	6.45
94	3.19	4.26	5.32	6.38
95	3.16	4.21	5.26	6.31
96	3.13	4.17	5.21	6.25
97	3.09	4.12	5.15	6.19
98	3.06	4.08	5.10	6.12
99	3.03	4.04	5.05	6.06
100	3.00	4.00	5.00	6.00
101	2.97	3.96	4.95	5.94
102	2.94	3.92	4.90	5.88
103	2.91	3.88	4.85	5.83
104	2.88	3.85	4.81	5.77
105	2.86	3.81	4.76	5.71
106	2.83	3.77	4.72	5.66
107	2.80	3.74	4.67	5.61
108	2.78	3.70	4.63	5.56
109	2.75	3.67	4.59	5.50
110	2.73	3.64	4.55	5.45
111	2.70	3.60	4.50	5.41
112	2.68	3.57	4.46	5.36
113	2.65	3.54	4.42	5.31
114	2.63	3.51	4.39	5.26
115	2.61	3.48	4.35	5.22
116	2.59	3.45	4.31	5.17

**Tables showing the net return from Stocks
and other Irredeemable Securities.**

PRICE	7%	8%	9%	10%
75	9.33	10.67	12.00	13.33
76	9.21	10.53	11.84	13.16
77	9.09	10.39	11.69	12.99
78	8.97	10.26	11.54	12.82
79	8.86	10.13	11.39	12.66
80	8.75	10.00	11.25	12.50
81	8.64	9.88	11.11	12.35
82	8.54	9.76	10.98	12.20
83	8.43	9.64	10.84	12.05
84	8.33	9.52	10.71	11.90
85	8.24	9.41	10.59	11.76
86	8.14	9.30	10.47	11.63
87	8.05	9.20	10.34	11.49
88	7.95	9.09	10.23	11.36
89	7.87	8.99	10.11	11.24
90	7.78	8.89	10.00	11.11
91	7.69	8.79	9.89	10.99
92	7.61	8.70	9.78	10.87
93	7.53	8.60	9.68	10.75
94	7.45	8.51	9.57	10.64
95	7.37	8.42	9.48	10.52
96	7.29	8.33	9.38	10.42
97	7.22	8.25	9.28	10.31
98	7.14	8.16	9.18	10.20
99	7.07	8.08	9.09	10.10
100	7.00	8.00	9.00	10.00
101	6.93	7.92	8.91	9.90
102	6.86	7.84	8.82	9.80
103	6.80	7.77	8.74	9.71
104	6.73	7.69	8.65	9.61
105	6.67	7.61	8.57	9.52
106	6.60	7.55	8.49	9.43
107	6.54	7.48	8.41	9.35
108	6.48	7.41	8.33	9.26
109	6.42	7.34	8.26	9.17
110	6.36	7.27	8.18	9.09
111	6.31	7.21	8.11	9.01
112	6.25	7.14	8.04	8.93
113	6.19	7.08	7.96	8.85
114	6.14	7.02	7.89	8.77
115	6.09	6.96	7.83	8.70
116	6.03	6.90	7.76	8.62

**Tables showing the net return from Stocks
and other Irredeemable Securities.**

PRICE	3%	4%	5%	6%
117	2.56	3.42	4.27	5.13
118	2.54	3.39	4.24	5.08
119	2.52	3.36	4.20	5.04
120	2.50	3.33	4.17	5.00
121	2.48	3.31	4.13	4.96
122	2.46	3.28	4.10	4.92
123	2.44	3.25	4.07	4.88
124	2.42	3.23	4.03	4.84
125	2.40	3.20	4.00	4.80
126	2.38	3.17	3.97	4.76
127	2.36	3.15	3.94	4.72
128	2.34	3.13	3.91	4.69
129	2.33	3.10	3.88	4.65
130	2.31	3.08	3.85	4.62
131	2.29	3.05	3.82	4.58
132	2.27	3.03	3.79	4.55
133	2.26	3.01	3.76	4.51
134	2.24	2.99	3.73	4.48
135	2.22	2.96	3.70	4.44
136	2.21	2.94	3.68	4.41
137	2.19	2.92	3.65	4.38
138	2.17	2.90	3.62	4.35
139	2.16	2.88	3.60	4.32
140	2.14	2.86	3.57	4.29
141	2.13	2.84	3.55	4.26
142	2.11	2.82	3.52	4.23
143	2.10	2.80	3.50	4.20
144	2.08	2.78	3.47	4.17
145	2.07	2.76	3.45	4.14
146	2.05	2.74	3.42	4.11
147	2.04	2.72	3.40	4.08
148	2.03	2.70	3.38	4.05
149	2.01	2.68	3.36	4.03
150	2.00	2.67	3.33	4.00
151	1.99	2.65	3.31	3.97
152	1.97	2.63	3.29	3.95
153	1.96	2.61	3.27	3.92
154	1.95	2.60	3.25	3.90
155	1.94	2.58	3.23	3.87
156	1.92	2.56	3.21	3.85
157	1.91	2.55	3.18	3.82
158	1.90	2.53	3.16	3.80

**Tables showing the net return from Stocks
and other Irredeemable Securities.**

PRICE	7%	8%	9%	10%
117	5.98	6.84	7.69	8.55
118	5.93	6.78	7.63	8.47
119	5.88	6.72	7.56	8.40
120	5.84	6.67	7.50	8.33
121	5.79	6.61	7.44	8.26
122	5.74	6.56	7.38	8.20
123	5.69	6.50	7.32	8.13
124	5.65	6.45	7.26	8.06
125	5.60	6.40	7.20	8.00
126	5.56	6.35	7.14	7.94
127	5.51	6.30	7.09	7.87
128	5.47	6.25	7.03	7.81
129	5.43	6.20	6.98	7.75
130	5.38	6.15	6.92	7.69
131	5.34	6.11	6.87	7.63
132	5.30	6.06	6.82	7.58
133	5.26	6.02	6.77	7.52
134	5.22	5.97	6.72	7.46
135	5.19	5.93	6.67	7.41
136	5.15	5.88	6.62	7.35
137	5.11	5.84	6.57	7.30
138	5.07	5.80	6.52	7.25
139	5.04	5.76	6.47	7.19
140	5.00	5.71	6.43	7.14
141	4.96	5.67	6.38	7.09
142	4.93	5.63	6.34	7.04
143	4.90	5.59	6.29	6.99
144	4.86	5.56	6.25	6.94
145	4.83	5.52	6.21	6.90
146	4.79	5.48	6.16	6.85
147	4.76	5.44	6.12	6.80
148	4.73	5.41	6.08	6.76
149	4.70	5.37	6.04	6.71
150	4.67	5.33	6.00	6.67
151	4.64	5.30	5.96	6.62
152	4.61	5.26	5.92	6.58
153	4.58	5.23	5.88	6.54
154	4.55	5.19	5.84	6.49
155	4.52	5.16	5.81	6.45
156	4.49	5.13	5.77	6.41
157	4.46	5.10	5.73	6.37
158	4.43	5.06	5.70	6.33

**Tables showing the net return from Stocks
and other Irredeemable Securities.**

PRICE	3%	4%	5%	6%
159	1.89	2.52	3.14	3.77
160	1.88	2.50	3.12	3.75
161	1.86	2.48	3.11	3.73
162	1.85	2.47	3.09	3.70
163	1.84	2.45	3.07	3.68
164	1.83	2.44	3.05	3.66
165	1.82	2.42	3.03	3.64
166	1.81	2.41	3.01	3.61
167	1.80	2.40	2.99	3.59
168	1.79	2.38	2.98	3.57
169	1.78	2.37	2.96	3.55
170	1.76	2.35	2.94	3.53
171	1.75	2.34	2.92	3.51
172	1.74	2.33	2.91	3.49
173	1.73	2.31	2.89	3.47
174	1.72	2.30	2.87	3.45
175	1.71	2.29	2.86	3.43
176	1.70	2.27	2.84	3.41
177	1.69	2.26	2.82	3.39
178	1.69	2.25	2.81	3.37
179	1.68	2.23	2.79	3.35
180	1.66	2.22	2.78	3.33
181	1.66	2.21	2.76	3.31
182	1.65	2.20	2.75	3.30
183	1.64	2.19	2.73	3.28
184	1.63	2.17	2.72	3.26
185	1.62	2.16	2.70	3.24
186	1.61	2.15	2.69	3.23
187	1.60	2.14	2.67	3.21
188	1.60	2.13	2.66	3.19
189	1.59	2.12	2.65	3.17
190	1.58	2.11	2.63	3.16
191	1.57	2.09	2.62	3.14
192	1.56	2.08	2.60	3.13
193	1.55	2.07	2.59	3.11
194	1.55	2.06	2.58	3.09
195	1.54	2.05	2.56	3.08
196	1.53	2.04	2.55	3.06
197	1.52	2.03	2.54	3.05
198	1.52	2.02	2.53	3.03
199	1.51	2.01	2.51	3.02
200	1.50	2.00	2.50	3.00

**Tables showing the net return from Stocks
and other Irredeemable Securities.**

PRICE	7%	8%	9%	10%
159	4.40	5.03	5.66	6.29
160	4.38	5.00	5.63	6.25
161	4.35	4.97	5.59	6.21
162	4.32	4.94	5.56	6.17
163	4.29	4.91	5.52	6.13
164	4.27	4.88	5.49	6.10
165	4.24	4.85	5.45	6.06
166	4.22	4.82	5.42	6.02
167	4.19	4.79	5.39	5.99
168	4.17	4.76	5.36	5.95
169	4.14	4.73	5.33	5.92
170	4.12	4.71	5.29	5.88
171	4.09	4.68	5.26	5.85
172	4.07	4.65	5.23	5.81
173	4.05	4.62	5.20	5.78
174	4.02	4.60	5.17	5.75
175	4.00	4.57	5.14	5.71
176	3.98	4.55	5.11	5.68
177	3.95	4.52	5.08	5.65
178	3.93	4.49	5.06	5.62
179	3.91	4.47	5.03	5.59
180	3.89	4.44	5.00	5.56
181	3.87	4.42	4.97	5.52
182	3.85	4.40	4.95	5.49
183	3.83	4.37	4.92	5.46
184	3.80	4.35	4.89	5.43
185	3.78	4.32	4.86	5.41
186	3.76	4.30	4.84	5.38
187	3.74	4.28	4.81	5.35
188	3.72	4.26	4.79	5.32
189	3.70	4.23	4.76	5.29
190	3.68	4.21	4.74	5.26
191	3.66	4.19	4.71	5.24
192	3.65	4.17	4.69	5.21
193	3.63	4.15	4.66	5.18
194	3.61	4.12	4.64	5.15
195	3.59	4.10	4.62	5.13
196	3.57	4.08	4.59	5.10
197	3.55	4.06	4.57	5.08
198	3.54	4.04	4.55	5.05
199	3.52	4.02	4.52	5.03
200	3.50	4.00	4.50	5.00

Facts and Figures

AS TO THE

Trade and Commerce of Canada,

AND AS TO ITS RESOURCES AND PROGRESS.

Part I.—THE PEOPLE.

Racial Characteristics of Canadians.

The Dominion of Canada has the advantage of an intermixture of two great peoples in its population—the British and the French. Of the former the Englishman has contributed to its development and its racial type, determination of character, pioneer hardihood in the early days, business ability in these later times; the Scotchman has given to wide sections of country frugality, special uprightness and moral character, scorn of petty sensationalism and of certain continental developments in religion and life; the Irishman has everywhere and always enhanced the gaiety of the people, brightened the public life of the country, helped the evolution of oratory and the social life of one-time isolated communities.

Taken together these merging types of the Homeland have constituted the English-speaking Canadian as a distinct and interesting entity in the evolution of the Empire. In the Western Provinces a process of absorption and the mingling of many peoples is now going on apace with results of deep interest to Canadians, to settlers and visitors and to the people at the heart of the Empire.

The last Census for which figures are available (1901) showed 201,285 Englishmen by birth and 1,260,899 by origin, in the whole Canadian com-

munity ; 83,631 Scotchmen by birth and 800,154 by extraction ; 101,629 Irishmen by birth and 988,721 by origin.

In Quebec a different position is seen, and there 1,648,000 French-Canadians have lived during the past decade, amidst memories of a France in the days before the Revolution and in conditions of almost Arcadian simplicity, of still powerful faith in the Church of their ancestors, of political ideals in which peace is the dominant aspiration, and Canada the national keynote.

Immigration Interests of Canada.

So far as these racial conditions touch the social life or public progress of Canada they have been greatly affected by the influx and changes of population in the eleven years following the 1901 Census.

The French-Canadians increased by natural growth to about 2,000,000 while the exodus which at one time sent hundreds of thousands from Quebec to the United States was stopped by the abounding prosperity of the country and directed into Eastern Ontario, the Far West, and the new regions of Northern Ontario.

Of the flood-tide of 2,000,000 immigrants who came to Canada in this period 560,000 were English and Welsh, 150,000 were Scotch and 45,000 Irish. About 650,000 were from the United States and the balance—including 121,000 from Austro-Hungary, 63,000 Italians, 48,000 Hebrews, and 38,000 Russians—were from Continental Europe.

The net result of all these figures is, however, that Canada still remains strongly British by extraction. Of the 5,000,000 outside of Quebec Province about 1,400,000 are of foreign birth or extraction. All the rest, whether French or English-speaking, were born under the British Flag and have lived their lives under British institutions—an important point in considering the permanence of national conditions, the placing of British investments, or the promotion of further British migration.

Social and General Conditions.

There are a great many elements entering into the constructive process of Canadian nationality. The most obviously impressive is, perhaps, the abounding vitality, confidence and hopefulness of the people. They have come into a vast heritage and have at last awakened to the fact; they have an equality of opportunity, and an equality of social development only limited by the degree of individual self-improvement and ability. Social equality is sometimes carried to an extreme but, upon the whole, Canada may be said to possess a wholesome democracy which has not inherited too marked a class distinction on the one side or degenerated into demagoguery and socialism on the other.

Social life has been mellowed by the presence and example of the Governors-General and the connection with Great Britain; on the moral side it has been affected by the absence of a national Divorce Court—only 547 divorces in 42 years—and by the religious sobriety of the many Scotch settlers in Ontario and the powerful antagonism of the Roman Catholic to social looseness. In every part of Canada the Churches are powerful, missions vigorous and, even in the large centres, religious influence is still strong and effective.

Government and Institutions.

There is a certain stability about Canadian institutions which is attractive to the student of its affairs. The Sovereign represents something intangible yet respected. Something powerful in prestige, certain, and beyond criticism; the Governors-General have been a link of union which no one has yet attacked as an institution in a country where freedom of thought and expression is widespread; with Parliament and the backing of the British North America Act—the Imperial measure which created and maintains the Canadian constitution—there has grown up an invisible and yet real force called "British institutions" which everyone admires and eulogizes. In 42 years, however, there has not been a serious conflict between any of these Parliaments—now number-

ing nine and acting from their respective capitals at Quebec, Toronto, Halifax, Fredericton, Charlottetown, Winnipeg, Regina, Edmonton, and Victoria—and the Dominion Parliament or Executive at Ottawa.

The reservation of all powers to the Dominion authorities not stated in the British North America Act to belong to the Provinces, is the secret of this situation. It is further aided in the securing of stability and public confidence in national institutions by the right of appeal on the part of Provinces, municipalities, or individuals, to the skilled impartial and respected jurists of the Judicial Committee of the Imperial Privy Council.

Part II.—GROWTH OF NATIONAL PRODUCTION.

Agricultural Resources and Production.

Accurate estimates of Canadian agricultural possibilities seem almost sensational.

A moderate estimate is that, at the present rate of increase, the 194,000,000 bushels of wheat produced during 1911 in the three Western Provinces alone will be 513,000,000 bushels in 1914—with three trans-continental Railways carrying it on the way to market. As the product in 1908 was only 91,000,000 bushels this seems more than possible.

Taking Canada as a whole the total value of field crops, computed from average prices, was \$96,701,000 in 1860, \$158,403,000 in 1880, \$205,071,000 in 1900, \$565,712,000 in 1911. To the latter total wheat contributed \$138,500,000, oats \$126,800,000, barley \$23,000,000, potatoes \$39,300,000, and hay and clover \$146,500,000.

In four years a people under 7,000,000 in number has produced \$2,000,000,000 or £400,000,000 worth of field crops alone.

Yet the soil of the country has only commenced to be developed.

In Manitoba, as it was before its recent enlargement, there were 20,000,000 acres of suitable but unoccupied land ; in Saskatchewan and Alberta, with

all their great production, only about 10 per cent. of over 300,000,000 acres fit for cultivation has been broken up by the plough.

In the vast unknown Peace River country to the north there is said to be millions of acres of rich soil awaiting settlers.

In British Columbia the valleys of the mountains and the slopes on the sea-coast teem with rich fruit-lands subject only to irrigation operations; in Northern Ontario and Quebec many million acres await cultivation, and so it is even in the old-settled regions of the Atlantic coast. As to dairying and live stock the opportunities are innumerable, the necessity of more mixed farming—especially in the West—vital to the national prosperity, while the demand for beef, pork, and other animal products is growing as rapidly as the prices are advancing.

The total output of Canadian dairy products in 1910 was estimated officially at \$93,000,000; the live stock in Canada on June 30, 1911, numbered 2,266,400 horses, 7,086,600 milch cows and other cattle, 2,389,000 sheep and 2,792,000 swine; the value of these animals was \$593,000,000.

The combined export of animal and agricultural products in 1910 was \$144,000,000; the total investments in Canadian agriculture by 500,000 farmers was \$1,800,000,000 or £360,000,000 in 1901; it is easily \$3,000,000,000 by 600,000 farmers in 1911.

The average product of fall wheat per acre in 1911 was a fraction over 22 bushels, of spring wheat 20 bushels, of potatoes 142 bushels; the growth of a single industry is illustrated in the export of cheese which rose from \$3,893,000 in 1880 to \$20,739,000 in 1911.

Canadian Forests and Lumber Production.

The vast Forests of Canada have for centuries been the scene of eventful or important interests. The early home of the wandering and war-loving Indian, these spacious glades saw the struggles of

ancient tribes and rival races ; later they echoed to the roar of opposing cannon as English and French fought for the possession of a continent ; then they became the chosen home of Loyalist settlers or adventurous French and English voyageurs and trappers.

Out of Canada's forests since 1868 there have been taken products in wood increasing in value from \$18,742,000 in that year to \$45,439,000 in 1911.

A conservative official estimate of the resources still left indicate 1,700,000 square miles of forest area with 3,279,000,000,000 feet of available timber. In this total supply at least 1,000,000,000 cords of pulp-wood are included, thus the value of Canada's resources in this respect is enormous.

There are about 4,000 saw-mills in Canada, and the value of the cut of timber in 1910 was \$83,000,000 ; the number of pulp-mills was 51, and they are constantly growing, with a production of 328,000 tons ; the export of manufactured wood-pulp was valued at \$5,694,000 in 1910 and of raw pulp-wood at \$6,210,000.

At the current consumption of 3,000,000 cords a year there would be pulp-wood available for three centuries at least ; but the demand will increase very rapidly, though to meet such conditions the Governments of Canada and its Provinces have established many Forest Reserve areas with a publicly-owned acreage of 240,000,000.

The Fisheries of Canada.

In the Great Lakes which Canada shares with the United States, in the immense reaches of the St. Lawrence and the great rivers of the Far North, in the innumerable small rivers which run through almost every part of a vast domain, on the Eastern and Western sea-coasts of the Dominion, there are still enormous reserves of Fish.

In 40 years the known portion of these Fisheries has yielded a recorded output of \$732,000,000 ; what the unknown and unrecorded output was can only be guessed at. The total value of the production in

1910 was \$29,000,000, the capital invested was \$17,000,000, the men employed numbered 90,000.

These interests only touched the possibilities of production. The salmon supply on the Pacific coast, with due international care, is inexhaustible, the whaling industry of the same region and Hudson's Bay is only beginning to be exploited, the great rivers of the North—the Peace and Mackenzie for instance—are only now being adequately explored, the 250,000 square miles of fresh water in the Dominion is being re-stocked by Government action where, in a few cases, depletion has become evident, the Fisheries of the Pacific coast near Prince Rupert are being developed by British capital. As population grows and the United States demand increases, prices must continue to rise and the value of the industry increase.

Water Power and Electricity.

The application of electricity has revolutionized the value of Canada's water supply.

Instead of being used only for personal purposes or to run the machinery of scattered mills, it has become a great element in national production and development. About 1904, the public became conscious of the efforts of some enterprising Canadian financiers to harness Niagara Falls and bring its electrical energy into the service of Toronto at an initial expenditure of \$8,000,000.

It was estimated that 6,000,000 horse-power was available at the Falls worth, for business purposes, about 2,000 million dollars; it was stated that the 228,000 horse-power in use during 1905 would represent a steam service worth \$8,000,000 a year.

It was said that 1,600,000 people in Ontario were within the electrical energy area of the Falls and that from this source every house and barn within 200 miles could be lighted and heated, every farm worked at an enormous saving in men and money, every factory and railway train worked by a force cheaper than any yet known.

Succeeding years saw great development along these lines though it was only the beginning of a greater future expansion. In 1910 it was semi-officially estimated that the 7,000,000 horse-power available for Ontario in Niagara Falls and other Provincial waters would, if translated into terms of coal, mean the equivalent of mines producing 60 million tons a year.

The Dominion Government published a statement which showed a possible horse-power available throughout the Dominion, from its various waterfalls, of 17,000,000. About 2,000,000 of this horse-power was developed, or in process of development, with an estimated capital investment concerned, or dependent thereon, of \$198,000,000. It is obvious that the industrial possibilities of this great natural resource are immense.

Mineral Wealth and Mining in Canada.

The Mineral resources of Canada are practically inexhaustible.

The Provincial Geologist of Ontario (Prof. W. G. Miller) has estimated that in the Rocky Mountain range stretching 1,600 miles from the United States border up into the North, there are mineral resources as great as in the 1,100 miles of the same range which in the United States has produced 3,300 millions worth of precious metals, and in Mexico (1,750 miles) has produced 5,500 millions.

Already, in scattered and unorganized fashion and with a tiny population, British Columbia has produced \$250,000,000 worth of gold and \$114,000,000 worth of coal.

In these mountains the Crow's Nest Pass coal regions alone have an estimated available supply of 45,000,000,000 tons of the best coal underlying an area of 30,000 square miles.

Beneath the soil of Alberta lie tremendous masses of coal—lignite, bituminous, anthracite. Geologists have estimated the available supply at 84,900,000,000 tons.

In Ontario, Sudbury boasts the chief nickel mines of the world, Porcupine, a great area of undoubted gold production, and Cobalt the greatest of the world's silver camps.

Quebec has large reserves of Asbestos.

Nova Scotia, on the Atlantic Coast, has vast coal resources. Stretching out under the sea from Sydney Harbour a member of the Provincial Government in 1910 estimated the existence of 400,000,000 tons of coal and 500,000,000 tons of iron-ore.

In actual total production of minerals Canada has seen an increase from \$10,221,255 worth in 1886 to \$85,557,101 in 1908 and \$105,000,000 in 1910—a total value of over \$1,100,000,000 in 25 years.

The resources, are, however, so varied and great and so constantly being discovered in new directions that no development of the future would be surprising. So far gold and silver, copper and coal, have been the chief products, and the possibilities are still unlimited.

Very recently it has been found that Ontario has 37,000 square miles of peat bogs and that Peat can be made, like electrical power, to take the place of coal.

Diamonds were recently said to have been discovered in the mountains of British Columbia ; gold mining in 1911 was revived in the Kenora region of Ontario.

In Canadian exports minerals totalled \$51,856,862 during 1910, and of this 83 per cent. went to the United States.

The Cobalt and Porcupine Developments.

Of all the spectacular mining incidents in Canadian history these are at present the most interesting.

The gold rush of the Fifties into British Columbia is forgotten ; the wonderful evolution of the Yukon from a gold production of \$2,500,000 in 1897 to that of \$111,000,000 in the next eight years is past.

The Cobalt camp was discovered in the northern region of Ontario as a result of Railway operations in 1903, its first product was \$111,000 worth of silver in the next year; its total production in the succeeding seven years has been over \$64,000,000. Production has increased every year and so have the dividends; the latter amounting to \$6,300,000 in 1909, \$7,900,000 in 1910, and \$8,400,000 in 1911.

The total amount paid by 12 mines since the beginning of operations being \$28,600,000. The total would be much larger if certain rich private properties were included.

Of the Porcupine region—not far away, geographically, from Cobalt—little can as yet be said in practical detail though much is prophesied and expected. Rich gold veins are undoubtedly there; Canadian and United States capital, and a gradually-increasing quantity of rather shy British capital, are going into the region; Prof. A. P. Coleman, a well-known mineral authority of Toronto, has recently stated that out of 10,000 claims 10 or 12 show indications of becoming mines.

Part III.—NATIONAL DEVELOPMENT.

Transportation Interests.

The first railway in the then scattered and isolated Colonies of British America dates from 1836 and it was 16 miles in length.

Then followed the Grand Trunk construction of the Fifties, the Intercolonial building in the early Seventies, the Canadian Pacific Railway completion in 1885, the Canadian Northern and Grand Trunk Pacific construction in the past decade—a mileage growing from a total of 66 in 1850 to 2,617 in 1870, to 7,194 in 1880, to 13,151 in 1890, to 17,657 in 1900, and to 25,400 in 1911.

Of capital used in this great process of developing the resources of Canada there was in 1911 a total in stocks of \$749,000,000 and in funded debt of

\$779,000,000. Making certain official deductions and calculations from these totals the capital liability per mile was \$55,829—or one-fifth that of Great Britain and less than that of the United States.

Public aid has been generously given to these enterprises on the basis that a small population, scattered over a wide area, must have transportation facilities in order to develop either the soil, the minerals, the lumber, or any other natural riches of the country—to say nothing of promoting industries, trade, immigration, or the investment of money.

Altogether the Dominion Government has given cash subsidies of \$148,000,000, the Provinces \$36,000,000, and the Municipalities \$18,000,000 with 55,000,000 acres in land grants, and various Dominion and Provincial guarantees of bonds.

The result is a public service showing in 1911 the carriage of 37,000,000 passengers and 79,800,000 tons of freight ; with earnings of \$188,000,000 and operating expenses of \$131,000,000.

These figures hardly indicate the vital necessity of railways in a country stretching nearly 4,000 miles from ocean to ocean, larger than Europe and including, at the first, more than 2,500,000 square miles of practically unknown regions. The proof, however, is furnished in the prosperity and progress of the country after the railway expansion had really commenced.

When the Grand Trunk Pacific with its upwards of 3,000 miles of route—not included in the figures quoted—the Canadian Northern with an equal or greater mileage, and the projected Hudson's Bay Railway, are all completed Canada will have a wonderfully compact and unified system of transportation.

Canals, Waterways and Shipping.

The Canal system of Canada has been a big undertaking for a small people.

So vast and varied and interlocking was the network of Canadian rivers and lakes that they were

bound to require artificial work and connecting links in order to meet the changing trade of a century. Hence the evolution from the days of the batteaux and portages to those of palatial steamers of 12,000 tons and large freight ships on lakes and rivers ; with a continental sweep of traffic which enabled the Lake Shippers Association on December 31, 1911 to show the movement of 61,000,000 bushels of grain in the preceding season.

In 1910, at the Seaport of Montreal alone, the tonnage arriving was 2,562,000 as compared with 1,541,000 ten years before.

To make this traffic possible Canals had to be constructed at various points on the St. Lawrence ; at Welland connecting Lakes Erie and Ontario, at Sault Ste. Marie connecting Lakes Michigan and Superior, the Trent system between Lakes Ontario and Huron in Ontario, the Ottawa River system and that of the Richelieu and Lake Champlain, with others costing in all, up to March 31, 1910, a total of \$96,962,000.

In 1887 there were 18,991 small Canadian vessels passing up and down with a tonnage of 2,847,952, and in 1910 25,337 vessels with a tonnage of 8,931,790.

The United States vessels using the canals increased in the same years from 3,883 to 11,462 in number and from 566,680 to 21,777,000 in tonnage.

The total freight carried by all vessels was 2,720,000 tons in 1887 and 42,990,000 tons in 1910.

A new and greater project than any of these is now underway in the Georgian Bay Canal which proposes by a short and quick route to connect the Upper Lakes with Ottawa and Montreal at a cost of \$100,000,000 and, perhaps, more.

Another project powerfully urged is the deepening of the St. Lawrence and the Welland Canal to 30 feet so as to open all the Great Lakes to sea-going vessels, and, virtually, push the Atlantic ocean, for purposes of traffic, 2,000 miles inland while introducing effective competition rates into the whole transportation system of Canada.

Progress of Manufacturing Industries.

Manufacturing in a new country of such vast distances as Canada possesses has been naturally difficult. Moreover, with a small population and at first scant financial resources, the competition had to be faced of a wealthy nation increasing from year to year up to 90 million people.

Industries have, therefore, seen many fluctuations and been the basis of varied tariff experiments and political policies in Canada—such as the giving of bounties to the iron and steel interests totalling 21 million dollars since 1884.

The net result of effort and investment and national encouragement is a change from the days of crude and minor industries to a condition where, in 1906, there were 15,796 manufacturing establishments in Canada with an invested capital of \$846,000,000, wage-earners numbering 356,000, wages paid totalling \$134,000,000 yearly, and an output valued at \$718,000,000.

There is to-day according to the best estimates, 1,500 millions invested in manufacturing with 1,000 millions of product and \$250,000,000 a year paid out to 500,000 work-people.

To the Canadian, present or future, this condition of production and fiscal protection gives variety of employment, enables him to find the labour most suitable and congenial, diversifies and knits together the interests of the country, prevents the domination of any one interest—industrial or agricultural for instance—makes the country self-sustaining in a remarkable degree, and keeps it independent of its great neighbour to the South.

In a local sense it is claimed that one industrial establishment, employing 1,000 mechanics, is worth to a village or town \$2,000,000 in buildings, \$226,000 yearly in food and \$168,750 in clothing.

Hence the growing industrial establishments of the 'great agricultural West'; hence the fact that Winnipeg now boasts its hundreds of factories and that Edmonton, Calgary and other centres are following

its example ; hence the growth of a substantial home market for the farmer in Canada as a whole which consumes 80 per cent., for instance, of his \$500,000,000 production of grain ; hence the increase in manufactured exports from \$2,100,000 in 1868 to \$35,200,000 in 1911 ; hence the incoming of United States branch factories in the past few years—to avoid payment of duties—with a total investment in Canada of \$226,000,000.

Milling, Shipbuilding, Iron and Steel Interests.

Among the greater Canadian industries Milling is conspicuous.

The total milling capacity of the Dominion is placed at 100,000 barrels daily—sufficient for 20,000,000 people.

Four companies control one-third of the output. New plants are in constant erection while the two leading concerns (the Ogilvies and Lake of the Woods Company) have \$8,000,000 invested in an immense business covering almost the whole country.

Associated with the milling interests are the great grain elevators which tower up from the prairies, or at all important shipping points leading out of the West, and in lesser degree of the East, to a total number of 1,909 with a capacity of 106,000,000 bushels.

Ship-building in the form of wooden vessels was the pride of Nova Scotia in its early days, and the source of wealth to Quebec. This industry has long passed away, but on the shores of the Great Lakes plants for constructing steel vessels are developing a large business.

New and immense docks are being built or equipped at various seaports, and the total construction of 1909 was 25,306 tons. The finest of Lake steamships are now made in Canada.

The enormous railway construction operations of the past decade and the new fashion of steel super-structures in large buildings, has given rise to the steel industry in Canada, which in twenty years has

made Sault Ste. Marie a great centre of employment and production and created cities out of the little towns of Sydney and New Glasgow in Nova Scotia.

During 1911, it is estimated that \$25,000,000 of new capital was put into the iron and steel industries of Canada—making a total investment of \$100,000,000.

The native production of pig-iron in 1910 was 800,000 tons and of steel ingots, rails, &c., 1,220,000 tons, while the continued large import of similar products (\$59,000,000) showed room for great further expansion. The total production of pig-iron was valued in 1910 at \$11,245,000, and the export of iron and steel goods was \$7,895,000.

Canadian Trade and Commerce.

The external trade of Canada has grown of late years with phenomenal rapidity.

Canada's commerce in 1910 was \$92.42 per head as compared with \$105.25 for Great Britain, and only \$35.59 for the United States, with a relative percentage of increase which showed, for the years 1898-1909, 88.14 per cent. for Canada, 55.29 per cent. for the United States and 37.81 per cent. for Great Britain.

Up to Confederation, in 1867, Canadian trade was merely the fluctuating and feeble efforts of scattered communities stretching along the northern shores of the Great Lakes with tariffs between the Colonies and—with the exception of 1854-66—high fiscal walls raised by the United States.

In 1868 the Dominion started out with a total trade of \$131,027,000 of which \$57,567,000 were exports and \$73,459,000 imports.

In the fiscal year 1911 the total was \$769,443,000, divided into \$297,196,000 of exports and \$472,247,000 of imports.

The duties collected on imports totalled \$73,312,000 as compared with \$13,017,000 in 1868. Yet during this period of expansion the population had only doubled while the total trade had multiplied nearly six times.

The influence of United States contiguity is shown in an import by Canada from that country in 1911 of \$284,000,000 and an export to it of \$119,000,000, as compared with \$109,000,000 imported from Great Britain and \$136,900,000 exported to that country.

Much of the import from the United States is raw material for manufacture ; most of the export to Great Britain is in agricultural and animal products.

With the British Empire as a whole Canadian trade has increased from \$113,900,000 in 1897 to \$283,700,000 in 1911.

Great as this expansion of commerce was, however, it did not measure up to the increased internal consumption and inter-Provincial interchange. In 1867 the trade between the Provinces was two or three millions, in 1890 the Dominion Statistician estimated it at \$100,000,000, in 1911 it is at least \$300,000,000 ; while the production of grain, roots, hay, live-stock and meats, alone, which are consumed within the country, is placed at \$700,000,000.

Banking in Canada.

The financial system of Canada is unusually well organized—for a young country extraordinarily so. There have been many elements of the Scotch and English systems in its development ; a few of United States experiences were incorporated from time to time. Its history is that of struggle between the old and tried methods of Great Britain, and the new crude financial legislation and suggestions of a pioneer community.

British principles and practice dominated in the end, the branch bank system was retained and extended in application far beyond the dreams of its supporters, the legislation of the Dominion Parliament since Confederation has been cautious and in the best interests of banker and customer, capital and development.

The 29 banks in Canada on January 1, 1912, had 2,628 branches, and by means of these elements in the life of cities, towns, villages, and rural communities, were able to effectively control and guide the financial development of Canada.

They had a paid-up capital and reserve funds at the end of 1911 totalling \$204,000,000. Deposits of \$1,006,000,000 and total Assets of \$1,390,069,518 as compared with the figures of 1891, which showed Deposits of \$148,000,000 and Assets of only \$269,000,000.

In 1911 Canadian banks cleared a total profit of \$31,333,000 and 18 of them paid dividends running from 8 to 12 per cent.

To meet the demands of growing business and leaping development they issued new capital between 1900 and 1911 totalling \$43,800,000 while the Bank clearing houses of the chief centres gradually grew in number to 18 with clearings of \$3,997,000,000 in 1906 and \$7,272,000,000 in 1911.

The Growth of Insurance.

Few things mark more clearly the progress and wealth of a people than does Insurance, and Canada's expansion in this respect has been remarkable during an Insurance period of 35 years.

In 1875 the Life Insurance in force was \$21,900,000 in Canadian Companies and in 1910 it was \$565,600,000.

In 1875 the Insurance in British Companies was \$19,400,000 and in 1910 \$47,800,000.

In 1875 the total in United States Companies was \$43,500,000 and in 1910 \$242,600,000.

The total growth of the net amount in force was from 85 to 856 millions. Between 1879 and 1910 the amount paid out to policy-holders totalled \$230,000,000.

In Fire Insurance there has been similar progress. Between 1901 and 1909 the business almost doubled ; the net amount at risk in all Companies increasing from 1,038 million dollars to 1,863 millions.

From 1869 to 1904 the Companies received \$201,575,000 in Premiums of which \$44,900,000 went to Canadian Companies, \$133,800,000 to British concerns, and \$23,700,000 to United States

Companies. In 1869 all Companies had obtained total Premiums of \$1,785,000 and paid losses of \$1,027,000; in 1910 they received \$18,725,000 and paid \$10,292,000. From 1869 to 1910 they paid to policy-holders for losses a grand total of \$190,558,000 and received Premiums of \$299,465,000.

In this latter year there were 50 Life Companies, 4 Life Assessment, 59 Fire, 22 Accident, 14 Guarantee, 13 Plate Glass, 23 Sick Insurance and 56 miscellaneous Insurance Companies in Canada, with total Government deposits of \$57,243,000, and \$21,284,000 more deposited with Canadian Trustees for the protection of policy-holders. There were many mutual Fire Insurance Companies doing business in Ontario and Quebec. Industrial Insurance, also, found a growing place in Canada and increased from a total amount in force of \$181,212 in 1881 to \$43,447,000 in 1906 and approximately 100 millions in 1911.

Canadian Financial Conditions.

Apart from Banking there have been in recent years many elements of financial development in the life of Canada.

In national matters the Receipts of the Dominion Government from Customs, Excise, &c., grew from \$13,687,000 in 1868 to \$40,556,000 in 1898 and to \$117,884,000 in 1911.

The Public Debt in the same period grew from \$96,896,000 with Assets of \$21,139,000 to \$474,941,000 with Assets of \$134,899,000. It represented, upon the whole, expenditures on great public works, railways, and undertakings along the line of national and natural development.

With this increased indebtedness there had been a reduction in the average interest paid from 5.13 per cent. to 2.62 per cent.

Loan and Trust Companies numbered 19 in 1867 and 82 in 1910. Their paid-up Capital and Reserve Funds in 1874 totalled \$9,000,000 and in 1910 \$83,000,000; their loans on real estate grew from

\$15,000,000 to \$204,000,000 with a valuation attached to the property of \$35,000,000 and \$345,000,000 respectively ; their deposits grew from \$4,600,000 to \$25,400,000 and the dividends increased 395 per cent.

During the years 1906-11 much money was borrowed by Canadian enterprises of a municipal or corporate character—perhaps as high as 800 million dollars all told.

In 1911 the figures were \$47,159,000 for Municipalities, \$100,472,000 for Railways, \$32,105,000 for Public Service Corporations, \$54,580,000 for miscellaneous corporations and \$26,820,000 for Canadian corporations operating in foreign countries.

Such tremendous figures as these indicate the nature of Canadian development and explain the fact that no less than 42 private companies increased their dividends in 1911 by \$7,000,000, while the new securities listed on the Toronto Stock Exchange totalled \$150,000,000.

New building operations in Canada reached \$119,149,000 in value as compared with \$92,665,000 in 1910.

British Investments in Canada.

A most important and steadily growing element in Canada's recent progress has been the investment of British money.

Mr. George Paish, an Editor of *The Statist*, has estimated the capital investments of Great Britain in Canada (1911) at £373,000,000 or \$1,815,000,000—more than the British investments in India, Australia or South Africa.

The Editor of the *Monetary Times*, Toronto, gave details in 1911 of British investments in Canada since 1905 totalling \$890,000,000.

Of the general and larger total it would appear that about 350 million dollars were in Government stocks and bonds, 86 millions in municipal stocks, 1,135 millions in railways, 66 millions in iron, coal

and steel industries, 52 millions in electric lighting and power enterprises, 29 millions in various industrial and commercial enterprises, 25 millions in tramways or street-car lines, 26 millions in financial concerns and banks.

Such an outpouring of money from one great financial country into another of vast natural resources indicated great confidence on the one hand and insured great prosperity on the other.

The year 1911 saw a continuation of the process—\$204,200,000 coming from Great Britain as compared with \$17,500,000 from the United States for investment in Canadian bonds.

Part IV.—PROVINCIAL PROGRESS AND CONDITIONS.

Development of Ontario and Quebec.

These two large Provinces lying north of the Great Lakes and along the St. Lawrence waterway have had a steady progress during the past 40 years with few set-backs and with occasional flashes of spectacular development, as in the growth of Montreal and development of centres such as Shawinigan Falls and Valleyfield, the discovery of Cobalt and Porcupine, the evolution of the great iron and steel industry of Sault Ste. Marie with its \$50,000,000 of invested capital, the growth of Toronto.

With a population in the English Province growing from 2,182,947 in 1901 to 2,523,358 in 1911 or over 15 per cent. ; with its farm lands, implements and livestock increasing in total value from 1,189 million dollars in 1906 to 1,283 millions in 1910 ; with its production of wheat, barley, and oats, having an average value of \$53,000,000 a year in 1882-1910 and an actual value in 1910 of \$65,000,000 ; with a total agricultural product in 1911 of \$193,260,000 and a value attached to its livestock in the preceding year of \$244,000,000 ; with the rapid growth of railways, the opening up of Northern Ontario and its rich clay-belt of 20,000,000 fertile acres, and the increase of mineral production from \$17,854,000 in 1905 to

\$39,313,000 in 1910; with its many growing industrial centres and widespread financial interests; Ontario has certainly progressed satisfactorily. With its northern development a new chapter is now (1911) opening out.

Fruit and vegetable growing has come rapidly to the front as one of the most profitable industries in Ontario.

Co-operation by the farmers in marketing has been of great assistance, especially in some lines.

The business of growing and marketing high-grade apples has within the last year or two entered upon a distinctly new phase. A number of Joint Stock Companies, some small and some quite large, have taken up this branch of business with great energy, and the results give promise of being exceedingly satisfactory.

The usual policy of these companies is to lease bearing orchards for a number of years, and immediately commence to plant out large areas with young trees. Some idea as to the size of some of these companies may be gathered from the fact that over 1000 properties are under one management. The result of what is in effect a new industry is already having a marked effect in directing attention to the great possibilities of apple growing in Ontario, where owing to the climatic conditions it is said the apples grown are unmatched in flavour and appearance.

The canning of vegetables, such as peas, beans, corn, beets, tomatoes, is another industry that has shown enormous development in certain districts of Ontario during the past decade, and has resulted in largely increasing the value of farm lands where the industry is carried on, which is chiefly done by large companies with hundreds of branch factories scattered throughout different parts of the Province.

Quebec has been more staid in its progress. Still, the Grand Trunk Pacific passing through its northern portion—geologically and in an agricultural sense similar to the contiguous parts of Ontario—and the Canadian Northern reaching down to Quebec and passing through the rich valleys of the Lake St.

John, are having a great influence in creating a new Quebec while the ever-growing importance of Montreal as a national harbour and trade centre is obvious.

The accession in 1912 of the vast, unexplored, and only estimated natural riches of Ungava to the Province with its undoubted iron-ore resources and great water-powers are a further incentive to progress.

According to the 1901 Census the value of farm lands, buildings, implements and live-stock in the Province was \$436,000,000, and this value has since greatly increased; the population grew from 1,648,898 to 2,002,712 or 21.46 per cent; the total value of vegetable, animal and dairy products in that year was \$86,000,000 and in 1911 must equal \$100,000,000; its field-crops were valued at \$80,000,000 in 1908 and in 1911 were worth \$103,000,000.

In mineral production development has been marked—from \$2,585,000 in 1899 to \$8,270,000 in 1910. Financially, the Province has had of late years a sound administration of affairs and its Public Debt has decreased from 35 to 25 million dollars in 14 years.

The Maritime Provinces.

Nova Scotia, New Brunswick, and little Prince Edward Island have everything necessary to attract capital, and enterprise, and settlement, yet their progress has been steady rather than spectacular.

In Nova Scotia the total product of its Mines, Fisheries, Manufactures, Farms and Forests was, officially, estimated at \$110,000,000 in 1909, \$118,600,000 in 1910 and \$122,000,000 in 1911.

The Apple industry and the output of the wonderful Annapolis Valley—with its record crop in 1911 of 1,700,000 barrels—and other fruit regions is increasing every year.

The iron and steel industry progressed rapidly and has created towns and cities within a few years; Halifax boasts the largest dried fish trade in the world.

The value of mineral production in the Province grew from \$6,817,000 in 1899 to \$14,195,000 in 1910, and in the latter year its agricultural production was \$21,200,000. The population grew slowly from 459,574 in 1901 to 492,339 in 1911.

Similar conditions prevailed in New Brunswick where the population increased, only, from 331,120 to 351,889 in the Census period of 1901-11.

The agricultural output in 1910 was valued at \$18,959,000, and the almost stationary mineral product was \$581,000 in the same year. Capital, however, was going into the latter industry; the Canada Iron Corporation, with \$10,000,000 capital, commenced developing properties in Gloucester said to have 30,000,000 tons of iron-ore available; natural gas, copper and antimony were found in large quantities.

Various new enterprises, railways, &c., are under way and Mr. Premier Flemming estimated early in 1912 that \$20,000,000 would be spent on Provincial development in the next five years.

As to the Garden Island of the Gulf, Prince Edward Island Province, with its 93,000 people, fertile and prosperous farms, field-crops worth \$9,000,000 in 1910 and live-stock valued at \$8,000,000, it only needed the Dominion undertaking of 1912 to give it close communication with the Mainland to ensure to its people prosperity and even wealth.

The Western Provinces.

There is hardly any limit to the production and possibilities of Manitoba, Alberta and Saskatchewan taken together.

Population grew from 420,000 in 1901 to 1,320,000 in 1911; taken separately the population of Manitoba grew in this decade by 78·52 per cent.; that of Alberta 413·08 per cent.; that of Saskatchewan 439·48 per cent.

Their combined grain production increased in value from \$118,000,000 in 1908 to \$228,000,000 in 1911.

Their wheat product averaged 5 bushels and more an acre above that of the United States Western regions.

Immigrants poured in carrying goods or capital valued at \$300,000,000 in the years 1905-10.

Eastern money was largely supplied in the \$150,000,000 estimated in 1910 to be invested by Loan, Trust and Insurance Companies on mortgage securities and by other interests in Municipal bonds and private investments.

Transportation kept pace with production and the total cars supplied by the Canadian Pacific, Canadian Northern, Grand Trunk Pacific and Great Northern to move the grain crops grew from 57,500 in 1901 to 100,737 in 1910.

Railway mileage of the three Provinces increased from 6,422 in 1907 to 8,076 in 1911.

On January 6, 1912, the *Manitoba Free Press* estimated that, with only 60 per cent. of the year's agricultural product disposed of, the farmers of these Provinces had already received from the grain, cattle, potatoes and dairy products of 1911 a total of \$101,630,000 as compared with \$80,000,000 in 1910. Yet the possibilities of production were only scratched.

Senator McCumber estimated in the United States Congress on June 14, 1911, that the Canadian Western Provinces could produce 4,260 million bushels of wheat alone or $4\frac{1}{2}$ times the average total production of the United States !

Mr. Harcourt, Deputy Minister of Agriculture in Alberta, told the British Association in 1909 that there were 220 million acres available for the production of at least 5,000 million bushels. Other estimates have been equally large.

An indication of progress is seen in the Bank Clearings of Western centres—including British Columbia—which grew from \$782,000,000 in 1906 to \$2,422,000,000 in 1911. The percentage of increase was 27.46 as compared with 11.72 per cent. in the Eastern Provinces of Canada.

In this connection the Banks and Bank branches increased in Manitoba, Saskatchewan and Alberta from 71 in 1901 to 727 in 1911 while, in 1910, 12 centres spent \$33,000,000 on new buildings.

Land values leaped up also, as the bare prairie blossomed into villages and villages into cities—the Railway Companies and Hudson's Bay Company selling 120,211 acres in 1893 for an average of \$2.92 per acre and 1,184,790 acres in 1910 for \$13.36 an acre.

The number of elevators and warehouses grew from 1,099 in 1905-6 with a capacity of 31,323,000 bushels to 1,794 in 1909-10 with a capacity of 53,953,000 bushels.

The Position of British Columbia.

With boundless mineral wealth under the soil, illimitable fisheries on the sea-coast, fertile fruit valleys in the interior, and the greatest of American forests in its mountains, the 178,000 people of British Columbia in 1901, growing slowly to 380,000 in 1911, held a rich heritage in fee for posterity.

Their development was by no means slight. The production of minerals, despite labour shortage and difficulties, increased from \$12,482,000 in 1899 to \$24,478,000 in 1910.

Fruit-farming and irrigation were encouraged and the \$7,000,000 product was used at home or shipped in ever-increasing quantities into Alberta and the West; against the 370 millions worth of minerals produced since pioneer days the Fisheries have shown a total product of \$114,000,000.

The public revenues of the Province, under wise administration, have grown in the past seven years from \$2,000,000 to nearly \$9,000,000.

The total production of Mines, Agriculture, Lumber, Fisheries and Manufactures was, officially, estimated at \$8,116,000 in 1881, \$45,000,000 in 1901, \$60,000,000 in 1908, and \$124,000,000 in 1911.

New industrial enterprises chartered in the latter year aggregated 48 millions of capital.

With the coming completion of two trans-continental lines, into Prince Rupert in the one case and Vancouver in the other, and the further reaching out of Canadian Pacific and Great Northern branch lines, no bounds can be placed to the future progress of this Province.

Part V.—GROWTH OF CITIES AND TOWNS.

The Eastern Centres of Canada.

Whether old or young in years, east or west, inland or sea-coast, the larger towns of Canada have in the decade between 1900 and 1910 shared in the abounding prosperity of the country.

Montreal and Toronto have run each other close for supremacy as commercial centres. In Toronto the assessment of 1911 was \$390,599,000; in Montreal it was \$381,180,000.

The Bank clearings of Toronto in 1906 were \$1,219,000,000 and in 1911 \$1,838,000,000; those of Montreal were, respectively, \$1,553,000,000 and \$2,306,000,000.

In building operations Toronto had a record of \$17,734,000 in 1910 and \$20,306,000 in 1911; while Montreal showed \$14,953,000 in the former year and \$13,079,000 in the latter.

Montreal claimed in 1912 to have 94 millionaires and it was undoubtedly the head of Canada's shipping and transportation interests.

Of trade, Montreal handled during 1911 \$175,000,000 worth while Toronto distributed \$84,000,000 of imports.

Montreal in 1911 had 80 branches of chartered banks and Toronto 137.

In 1911 the population of Montreal was 466,000, or an increase of 81 per cent. since 1901, and of Toronto 376,000 or an increase of 75 per cent.

As to other centres, in the matter of population, Ottawa increased between 1901 and 1911 from

57,640 to 86,340, Hamilton from 52,634 to 81,881, London from 24,415 to 46,177, Halifax and St. John very slightly, Quebec from 68,840 to 78,067.

In Bank clearings Ottawa grew from \$135,000,000 in 1906 to \$212,000,000 in 1911; Quebec from 92 millions to 132 millions; Hamilton from 78 millions to 124 millions; St. John from 60 to 76 millions, and London from 57 to 71 millions.

In new building operations Hamilton grew from \$2,316,000 in 1910 to \$3,884,000 in 1911; Ottawa from \$2,019,000 to \$2,587,000; and 16 Eastern cities, all told, from \$43,536,000 to \$46,005,000.

Of special developments Sydney, Sydney Mines, and North Sydney—three associated centres within a 12-mile radius on Cape Breton Island—showed in 1911 a population of 31,000 with 40,000 more people in the immediate vicinity, Sydney, alone, had a population of 18,000, and assessment of \$6,424,000 in 1911 without including steel plants, &c., new buildings in 1910 of \$2,000,000 with the same exception and a manufactured product of \$14,000,000 or within the 12-mile radius of \$30,000,000.

Fort William at the head of the Great Lakes showed assessments of \$24,000,000 in 1911, a population of 16,000 and grain shipments of 96,000,000 bushels.

The twin City of Port Arthur had in 1911 a population of 11,216, an assessment of \$12,000,000 and a surrounding area of vast iron deposits under development by the Canadian Northern with headquarters in Port Arthur.

The Western Centres of Canada.

Here expansion was more apparent than in the East. In population Winnipeg increased between 1901 and 1911 from 42,000 to 135,000, Brandon from 5,620 to 13,837, Moose Jaw from 1,588 to 13,825, Regina from 2,249 to 30,210, Saskatoon from 113 to 12,000, Calgary from 4,097 to 43,736, Edmonton from 2,626 to 24,882, Victoria from 20,909 to 31,620 and Vancouver from 27,198 to 100,333.

In 13 Western cities the new Buildings erected were valued at \$40,200,000 in 1910 and at \$62,089,000 in 1911. Of the latter total Winnipeg had \$16,939,000, Calgary \$11,651,000, Vancouver \$15,065,000, Victoria \$8,147,000, Edmonton \$3,466,000, and Saskatoon \$4,548,000.

In the matter of Bank clearings Winnipeg grew from 504 millions in 1906 to 1,170 millions in 1911 ; Vancouver from 132 millions to 539 millions, Calgary from 41 millions to 219 millions, Victoria from 45 to 133 millions, Edmonton 4 millions to 122 millions. Of other cities, which have only lately established Clearing houses, Regina in 1910 had 50 and in 1911 72 millions ; Saskatoon had in 1911 60 millions, Moose Jaw 39 millions, Brandon 35 millions and Lethbridge 28 millions.

These figures, however, hardly more than indicate the abounding progress of Western Municipal life. The bare prairie one year and a village of 200 people six months later ; a town corporation, a mayor and Board of Trade in another six months ; 2,000 people, several Banks, waterworks and municipal lighting-plant, within two years ; is a not uncommon record.

Winnipeg became in 1911 the grain centre of the American continent. Its wheat receipts were 101,326,250 bushels as compared with 96,647,850 bushels at Minneapolis and 42,629,751 bushels at Chicago ; its Oat receipts were 26 million bushels as against 11 millions at Minneapolis.

The close of this year also showed 267 manufacturing plants in Winnipeg with an invested capital of \$36,000,000 employing 15,000 people and having an output of \$40,000,000.

Calgary's assessment for 1910 was 30 millions, for 1911 52 millions, and for 1912 it is estimated at 125 millions.

The increase in the 1911 assessments of certain cities over 1910 were as follows : Brandon 26·68 per cent., Calgary 71·28 per cent., Edmonton 54·10 per cent., Moose Jaw 32·57 per cent., Prince Albert 72·18 per cent., Regina 91·31 per cent., Saskatoon

121·29 per cent., Winnipeg (real estate only) 956 per cent.

Miscellaneous Conditions in Canada.

The Dominion is one of the most temperate countries in the world, the consumption of spirituous liquors much less than in the United States or Great Britain; the manufacture of spirits is decreasing year by year.

The Militia of Canada is growing in numbers—officers and men in 1906 were 47,998 and in 1910 57,694—in efficiency and in training. The total Militia expenditure was \$5,593,733 in 1906 and \$5,979,927 in 1910.

Patents of invention granted in the former year numbered 2,378 and in the latter 7,223—showing a growing spirit of enterprise and individual ingenuity.

In every part of the Country telephones are growing in use and usefulness; in 1911, 537 Companies reported 302,759 telephones in operation at a total capital cost of \$40,043,000.

Everywhere new industries and enterprises are opening up—in the rising centres of the West, in the mining, fruit, coal, and fishing regions of British Columbia, in the cities and mining centres of Ontario, in the newer agricultural and mineral parts of Quebec, and in the mining and industrial parts of the Atlantic Provinces.

Lumbering has had a new life throughout Canada in recent years and pulp-wood production and manufacture promises to be a great industry.

The canning of fruits and vegetables, the livestock industry, with meat-packing and refrigeration, have immense possibilities—especially in the West.

The perfection of a process of treating zinc product of silver-lead promises a large development in smelting and the production of zinc in British Columbia.

Natural gas is being found in largely increased quantities throughout the West, and in the great Peace River region, and is being used in the manufacture of various building materials.

The immense building requirements of the West make equally important the discovery of deposits of clays suited for the making of building materials.

The flax industry is meeting with an enormous field for Western development and several large linseed oil mills are already trying to meet the demand.

Everywhere, east and west, north and south, pulp-mills are being constructed and the requirements of the market indicate great possibilities for investment in this connection.

This Western growth, in particular, is creating demands for men of every occupation, for every kind of industry, and openings for every variety of skilled labour.

TEN YEARS OF CANADIAN PROGRESS.

PARTICULARS.	1901.	1910.
Population	5,371,415	7,192,338
Bank Capital	\$67,095,718	\$98,728,342
Deposits in Banks	\$315,775,426	\$797,849,593
Bank Loans to the Public ...	\$318,240,549	\$717,773,400
Bank Assets	\$528,304,110	\$1,230,825,305
Bank Liabilities	\$417,320,761	\$11,040,324,464
Bank Clearings	\$1,871,061,725	\$6,054,298,453
Dominion Government		
Revenue	\$52,514,701	\$101,503,711
Fire Insurance in Force ...	\$1,038,687,619	\$2,034,276,740
Life Insurance in Force ...	\$463,709,034	\$856,113,059
Loan Companies—		
(1) Total Loans	\$125,887,911	\$232,145,570
(2) Property Owned ...	\$32,635,396	\$115,555,977
Mineral Production	\$65,804,611	\$106,823,623
Post Office Money Orders		
Issued	\$17,956,258	\$60,967,162
Letters (No.) Sent	191,650,000	456,085,000
Freight Carried through		
Canals (Tons)	5,665,259	42,990,608
Steam Railways—		
(1) Gross Earnings ...	\$72,898,749	\$173,956,217
(2) Operating Expenses ...	\$50,368,726	\$120,405,440
(3) Freight Carried (Tons)	36,999,371	74,482,866
(4) Passengers Carried (No.)	18,385,722	35,894,575
Tonnage of all Vessels (arrived and departed)	60,474,604	101,318,919
Imports	\$190,415,525	\$391,852,692
Exports	\$196,487,632	\$301,358,529
Grain Production (1900) ...	\$205,000,000	\$565,000,000
Immigration (No.)	49,149	208,794
Product of Fisheries	\$25,737,170	\$29,965,433
Manufactured Products ...	\$718,352,603	\$1,200,000,000
British Capital Investments...	\$1,200,000,000	\$2,000,000,000

How Canada is Governed.

I. Federal Government :

1. The Federal or Dominion Government consists of four parts :
 - (1) *The Governor-General* appointed by the Crown for five years.
 - (2) *A Cabinet* composed of members of the Senate or of the House of Commons. It must have the support of the Commons. The leader of the Cabinet is the Premier.
 - (3) *A Senate* composed of persons appointed for life by the Governor-General-in-Council.
 - (4) *A House of Commons* composed of Members elected for five years by the people. Quebec has 65 Members, and the others have a proportionate number according to population.

II. Provincial Government :

2. The Provincial Governments consists of three or of four parts :
 - (1) *Lieutenant-Governor*, appointed for five years by the Governor - General - in - Council.
 - (2) *The Cabinet* or Ministry composed of Members of either House. It must have the support of the Assembly.
 - (3) *The Legislative Council*, appointed for life by the Lieutenant - Governor - in - Council.
 - (4) *The Legislative Assembly*, elected for four years by the people.

Ontario, Manitoba, British Columbia and New Brunswick have no Legislative Council, and the Legislative Council of Prince Edward is elective.

III. The Municipal System of Ontario :

- 1 *The County Council* is composed of two County Councillors from each of the [districts into which, according to population, each county is divided. These Councillors are elected for two years.

The Warden is the presiding officer. He is elected annually by the County Councillors from among themselves.

The chief officers appointed by the Council are: Clerk, Treasurer, Public School Inspector, and Keeper of the Poor-House.

2. Other Municipal Councils are composed as follows :

Cities : A Mayor and three Aldermen for each ward.

Towns : A Mayor and three Councillors for each ward.

Villages : A Reeve and four Councillors.

Townships : A Reeve, a Deputy-Reeve and three Councillors.

All of these officers are elected by ballot annually. The Chief Magistrate of each municipality is the Mayor or the Reeve, as the case may be.

DOMINION OF CANADA.

Seat of Government : Ottawa.

Governor-General—Field Marshall His Royal Highness The Duke of CONNAUGHT AND STRATHEARN, K.G., G.M.B., G.C.M.G.

Private Secretary : ARTHUR F. SLADEN, C.M.G.

Assistant Governor-General's Secretary : C. J. JONES, I.S.O., B.A.

Deputy Governor-General and Administrator : The Right Hon. Sir CHARLES FITZPATRICK, P.C., G.C.M.G., K.C., Chief Justice of Canada and Member of Hague Tribunal.

The Cabinet :

Prime Minister—The Hon. R. L. BORDEN, P.C., President of the King's Privy Council.

Minister of Trade and Commerce—Hon. GEO. E. FOSTER.

Secretary of State—Hon. WM. J. ROCHE, M.D.

Minister of Justice and Attorney-General—Hon. C. J. DOHERTY, K.C.

Minister of Marine and Fisheries—Hon. J. D. HAZEN.

Minister of Militia and Defence—Hon. Col. SAM. HUGHES.

Postmaster-General — Hon. LOUIS PHILLIPPE PELLETIER.

Minister of Agriculture—Hon. MARTIN BURRELL.

Minister of Public Works—Hon. F. D. MONK.

Minister of Finance—Hon. W. T. WHITE.

Minister of Railways and Canals—Hon. FRANK COCHRANE.

Minister of the Interior and Supt. of Indian Affairs—Hon. ROBERT ROGERS.

Minister of Customs—Hon. JOHN D. REID, M.D.

Minister of Mines—Hon. W. B. NANTEL.

Minister of Labour—Hon. T. W. CROTHERS.

Minister of Inland Revenue—Hon. W. B. NANTEL.

Minister of the Naval Service—Hon. J. D. HAZEN.

Ministers without Portfolio — Hon. J. A. LOUGHEED, Hon. G. H. PERLEY, Hon. A. E. KEMP.

Total number of Members of the Senate—84.

Members of the Dominion House of Commons :

Alberta	7	Members.
British Columbia	7	„
Manitoba	10	„
New Brunswick	13	„
Nova Scotia	18	„
Ontario	86	„
Prince Edward Island ..	4	„
Quebec	65	„
Saskatchewan	10	„
Yukon Territory	1	„
<hr/>		
Total	221	„

PROVINCIAL LEGISLATURES.

Province of Alberta :

Capital—Edmonton.

Lieutenant-Governor—His Honour G. H. V. BULYEA.

Members of Cabinet :

President of Council	} Hon. ARTHUR L. SIFTON.
Minister of Public Works	
Provincial Treasurer	

Attorney-General and Minister of Education—Hon. C. R. MITCHELL.

Minister of Agriculture—Hon. DUNCAN McLEAN MARSHALL.

Provincial Secretary—Hon. A. J. McLEAN.

Deputy Ministers and Chief Officers of Departments :

Clerk, Executive Council—Vacant.

Deputy Minister of Public Works—JOHN STOCKS.

Deputy Minister of Education — D. S. MACKENZIE.

Deputy Minister of Agriculture — GEO. HARCOURT.

Deputy Attorney-General—L. F. CLARRY.

Deputy Provincial Secretary—E. TROWBRIDGE.

Deputy Treasurer—M. J. MACLEOD.

Provincial Auditor—E. W. BURLEY.

Chief Publicity Commissioner—CHAS. F. HOTCHKISS.

Total number of Members of the Legislative Assembly—41.

Province of British Columbia :

Capital—Victoria.

Lieutenant-Governor—His Honour T. W. PATER-
SON.

Executive Council :

President of the Council—The Hon. ALBERT
EDWARD McPHILLIPS, K.C.

Provincial Secretary—The Hon. HENRY ESSON
YOUNG, M.D., LL.D., and Minister in
charge of the Education Department.

Attorney-General—The Hon. WILLIAM JOHN
BOWSER, K.C.

Minister of Lands—The Hon. WILLIAM
RODERICK ROSS, K.C.

Minister of Public Works—The Hon. THOS.
TAYLOR.

Minister of Finance and Agriculture—The
Hon. PRICE ELLISON.

Minister of Mines—The Hon. RICHARD
McBRIDE, K.C. (Premier).

Deputy Ministers and Chief Officers of Depart- ments :

Deputy Provincial Secretary—A. C. REDDIE.
Superintendent of Education—ALEX. ROBIN-
SON, B.A., LL.D.

King's Printer—W. H. CULLIN.

Deputy Minister of Mines—R. F. TOLMIE.

Deputy Minister of Finance—J. McB. SMITH.

Deputy Minister of Agriculture—W. E. SCOTT.

Auditor-General—J. A. ANDERSON.

Deputy Minister of Lands—R. A. RENWICK.

Public Works Engineer—J. E. GRIFFITH, C.E.

Deputy Attorney-General—J. P. McLEOD.

Registrar-General of Titles—S. Y. WOOTTON.

Secretary Bureau of Provincial Information—
FRANK I. CLARKE.

Chief Engineer of Railways—F. C. GAMBLE.

Registrar of Joint Stock Companies—D.
WHITESIDE.

Superintendent of Insurance—E. F. GUNTHER.

Deputy Minister of Public Works—W. W.
FOSTER.

Total number of Members of Legislative
Assembly—42.

Province of Manitoba :

Capital—Winnipeg.

Lieutenant-Governor : His Honour Sir DOUGLAS COLIN CAMERON.

Members of Cabinet :

Premier and Provincial Secretary	} Hon.	
Commissioner of Railways and		R. P.
Commissioner of Provincial Lands		ROBLIN.
Minister of Education	} Hon. G. R.	
Municipal Commissioner		COLDWELL.
Minister of Public Works—Hon. C. H. CAMPBELL.		

Attorney-General—Hon. JAS. H. HOWDEN.

Provincial Treasurer—Hon. HUGH ARMSTRONG.

Minister of Agriculture—Hon. GEO. LAWRENCE.

Deputy Ministers and Chief Officers of Departments :

• Chairman of Advisory Board, Department of Education—Most Rev. S. P. MATHESON.

Secretary of Advisory Board, Department of Education—R. FLETCHER, Winnipeg.

Deputy Attorney-General—GEO. PATERSON.

Deputy-Provincial Treasurer—WILLIAM J. PTOLEMY.

Deputy Minister of Agriculture—J. J. GOLDEN.

Deputy Minister of Public Works—C. H. DANCER.

Chief Licence Inspector—J. M. JOHNSTONE.

Inspector of Public Institutions—G. C. CARON.

Clerk of Executive Council—M. MACLEAN.

Deputy Provincial Secretary—A. L. BONYCASTLE.

King's Printer—J. HOOPER.

Deputy Municipal Commissioner—E. M. WOOD.

Deputy Provincial Lands Commissioner—L. J. HOWE.

Deputy Minister of Education—ROBT. FLETCHER.

Chief Game Guardian—C. BARBER.

Chief of Provincial Police—E. J. ELLIOTT.

Departmental Auditor—A. D. JOLIFFE.

Fire Inspector—A. LINDBACH.
Inspector of Insurance—E. A. HAM.
Inspector of Legal Offices—R. C. IRVING.
Inspector of Public Buildings—W. M. BAKER.
Provincial Architect—V. W. HORWOOD.
Librarian—J. P. ROBERTSON.
Provincial Auditor—GEO. BLACK.
Clerk of Legislative Assembly—A. H.
CORRELLI.
Sergeant-at-Arms—J. MACDOUGALL.
Total number of Members of Legislative
Assembly—41.

Province of New Brunswick :

Capital—Fredericton.

Lieutenant-Governor—His Honour L. J. TWEEDIE,
K.C., LL.D.

Members of Cabinet :

Premier and Surveyor-General—Hon. JAS. K.
FLEMMING.

Chief Commissioner of Public Works—Hon.
JOHN MORISSEY.

Commissioner of Agriculture—Hon. DAVID
V. LANDRY.

Provincial Secretary—Hon. HENRY F.
MCLEOD.

Without Portfolio—Hon. JAS. A. MURRAY,
Hon. ROBERT MAXWELL.

Deputy Ministers and Chief Officers of Depart- ments :

Deputy Provincial Secretary—R. W. L.
TIBBITS.

Deputy Receiver-General—G. BABBITT.

Deputy Surveyor-General—THOS. G. LOGGIE.

Deputy Commissioner, Department of Agri-
culture—W. W. HUBBARD.

Deputy Clerk of Pleas—E. MCKAY.

King's Printer—R. W. L. TIBBITS.

Clerk of the Pleas—T. CARLETON ALLEN.

Clerk of the Executive Council—J. HOWE
DICKSON, K.C.

Total number of Members of Legislative
Assembly—42.

Province of Nova Scotia :

Capital—Halifax.

Lieutenant-Governor—His Honour JAMES D. MCGREGOR.

Executive Council :

Premier and Provincial Secretary—Hon. G. H. MURRAY.

Attorney-General—Hon. A. K. MACLEAN.

Commissioner of Public Works and Mines—Hon. E. H. ARMSTRONG.

Without Portfolio—Hon. JASON M. MACK,
Hon. O. T. DANIELS, Hon. JAS. MACDONALD,
Hon. G. E. FAULKNER, Hon. R. M. MCGREGOR, Hon. J. W. COMEAU.

Deputy Ministers and Chief Officers of Departments :

Deputy Commissioner, Crown Lands Department—JAS. H. AUSTEN.

Deputy Secretary and Clerk of Executive Council—F. F. MATHERS.

Registrar of Joint Stock Companies—F. F. MATHERS.

Secretary for Agriculture—M. CUMMING, Truro.

Deputy Commissioner and Inspector of Mines—HIRAM DONKIN, C.E.

Provincial Engineer — RODERICK MCCOLL, M.Can.Soc.C.E.

Superintendent of Education—A. H. MACKAY, B.A., LL.D., F.R.S.C.

Director of Technical Education—FREDERIC H. SEXTON, S.B.

Deputy Attorney-General—STUART JENKS.

Secretary of Industries and Immigration—A. S. BARNSTEAD.

Total number of Members of Legislative Assembly—38.

Total number of Members of Legislative Council—17.

Province of Ontario :

Capital—Toronto.

Lieutenant-Governor—His Honour Col. J. M. GIBSON, K.C.

Members of Cabinet :

President of Council and Premier—Hon. J. P. WHITNEY.

Attorney-General—Hon. J. J. FOY.

Provincial Treasurer—Hon. A. J. MATHESON.

Secretary and Registrar-General—Hon. W. J. HANNA.

Minister of Education—Hon. R. A. PYNE.

Minister of Agriculture—Hon. JAS. S. DUFF.

Minister of Public Works—Hon. J. O. REAUME.

Minister of Lands, Forests and Mines—Hon. W. H. HEARST.

Without Portfolio—Hon. J. S. HENDRIE, Hon. ADAM BECK, Hon. I. B. LUCAS.

Deputy Ministers and Chief Officers of Departments :

Assistant Treasurer—C. H. SPROULE.

Solicitor, Succession Duty Office—J. B. McLEOD.

King's Printer—L. K. CAMERON.

Deputy Attorney-General—J. R. CARTWRIGHT, K.C.

Solicitor, Attorney-General's Office—EDWARD BAYLEY, K.C.

Law Secretary, Attorney-General's Office—A. M. DYMOND, K.C.

Clerk of the Executive Council, Attorney-General's Office—J. L. CAPREOL, K.C.

Municipal Auditor, Attorney-General's Office—J. W. SHARPE.

Inspector of Division Courts, D. BRUCE MACDONALD.

Inspector of Registry Offices—D. GUTHRIE, K.C.

Superintendent of Neglected Children—J. J. KELSO.

Inspector of Insurance—A. R. BOSWELL, K.C.
 Deputy Registrar-General—J. W. S. McCULLOUGH, M.D.
 Deputy Minister of Public Works Department—R. P. FAIRBAIRN.
 Superintendent of Game and Fisheries—EDWIN TINSLEY.
 Inspector of Asylums—C. W. R. POSTLETHWAITE.
 Inspectors of Prisons and Public Charities—R. W. BRUCE SMITH, M.D. ; E. R. ROGERS.
 Assistant Provincial Secretary—S. A. ARMSTRONG.
 Deputy Minister of Lands and Forests—A. WHITE.
 Deputy Minister of Mines—T. W. GIBSON.
 Director Surveys Branch—GEO. B. KIRKPATRICK, O.L.S.
 Provincial Geologist—Prof. W. G. MILLER.
 Deputy Minister of Education—A. H. U. COLQUHOUN, B.A., LL.D.
 Superintendent of Education—J. SEATH, M.A. LL.D.
 Deputy Minister, Department of Agriculture—C. C. JAMES.
 Superintendent of Institutes—G. A. PUTMAN.
 Superintendent of Agricultural Societies—J. LOCKIE WILSON.
 Director of Live Stock Branch—A. P. WESTERVELT.
 Director of Colonization—Vacant.
 Director of Fruit Branch—P. W. HODGETTS.
 President of Agricultural College, Guelph—G. C. CREELMAN, B.S.A., M.S.
 Total number of Members of Legislative Assembly—106.

Province of Prince Edward Island :

Capital—Charlottetown.

Lieutenant-Governor — His Honour BENJAMIN ROGERS.

Members of Cabinet :

Premier and Attorney-General Hon. H. JAS. PALMER.

Provincial Secretary-Treasurer and Commissioner of Agriculture—Hon. JOHN RICHARDS.

Commissioner of Public Works—Hon. J. H. CUMMISKEY.

Without Portfolio—Hon. GEO. E. HUGHES, Hon. BENJ. GALLANT, Hon. JAS. D. MCINNIS, Hon. JOHN MCMILLAN, Hon. LAUCHLIN McDONALD, Hon. CYRUS W. CROSBY.

Deputy Ministers and Chief Officers of Departments :

Assistant Provincial Secretary-Treasurer and Clerk of Executive Council—A. NEWBURY, I.S.O.

Secretary of Public Works—L. B. MCMILLAN.

Provincial Auditor—BENJAMIN BALDERSTON.

Chief Superintendent of Education—Dr. ALEX. ANDERSON.

Registrar of Deeds, Charlottetown, and Commissioner of Public Lands—WM. C. WHITE.

Clerk of the Crown—W. A. O. MORSON.

Legislative Librarian and Court Stenographer—WILLIAM H. CROSSKILL.

Total number of Members of Legislative Assembly—30.

Province of Quebec :

Capital—Quebec.

Lieutenant-Governor—His Honour Sir FRANCOIS LANGELIER, K.C.

Members of Cabinet :

Premier and Attorney-General—Hon. Sir LOMER GOVIN.

Minister of Lands and Forests—Hon. JULES ALLARD.

Provincial Treasurer—Hon. P. S. G. MACKENZIE.

Provincial Secretary — Hon. JEREMIE L. DECARIE.

Minister of Agriculture—Hon. J. E. CARON.

Minister of Colonization, Mines and Fisheries
—Hon. CHAS. RAMSAY DEVLIN.
Minister of Public Works and Labour—Hon.
LOUIS ALEX. TASCHEREAU.
Ministers without Portfolios—Hon. J. C.
KAINE, Hon. N. PERODEAU.

Deputy Ministers and Chief Officers of Departments :

Deputy Registrar—JOSEPH DUMONT.
Deputy Minister of Public Works—S.
SYLVESTRE.
Engineer and Director of Public Works—
ELZEAR CHAREST.
Engineer and Director of Railways—LOUIS
A. VALLEE.
Secretary of Railway Branch—J. A. LEFEBVRE.
Deputy Provincial Secretary—JOS. DUMONT.
Assistant Attorney-General—CHAS. LANCTOT,
K.C.
Assistant Provincial Treasurer—H. T.
MACHIN.
Superintendent of Public Instruction—Hon.
P. BOUCHER DE LA BRUERE, D.C.L.
Secretary Department of Public Works and
Labour—ALPHONSE GAGNON.
Secretary, Department of Public Instruction—
GEO. W. PARMELEE, B.A.
French Secretary—Department of Public
Instruction—J. N. MILLER.
Deputy Minister, Department of Agri-
culture—GEO. A. GIGAULT.
President of the Provincial Board of Health—
E. P. LACHAPELLE, M.D.
Secretary of the Board of Health—ELZEAR
PELLETIER, M.D.
Deputy Minister, Department of Lands and
Forests—EUGENE E. TACHE, I.S.O.
Deputy Minister, Department of Coloniza-
tion, Mines and Fisheries—S. DUFAULT.
The Publicist, Department of Colonization,
Mines and Fisheries—ALFRED PELLAND.
The Superintendent of Fisheries and Game—
HECTOR CARON.

The King's Printer—L. V. FILTEAU.

Total number of Members of Legislative Council—21.

Total number of Members of Legislative Assembly—75.

Province of Saskatchewan :

Capital—Regina.

Lieutenant Governor—His Honour GEO. WM. BROWN.

Members of Cabinet :

Premier and Minister of Public Works—Hon. WALTER SCOTT.

Provincial Treasurer, Minister of Education, Minister of Railways, Telegraphs and Telephones — Hon. JAMES ALEXANDER CALDER.

Attorney-General—Hon. WM. FERDINAND A. TURGEON.

Minister of Agriculture and Provincial Secretary—Hon. WILLIAM R. MOTHERWELL.

Minister of Municipal Affairs—Hon. ARCHIBALD P. McNAB.

Deputy Ministers and Chief Officers of Departments :

Deputy Treasurer—J. A. REID.

Deputy Minister of Public Works—F. J. ROBINSON, D.L.S., C.E.

Deputy Minister of Agriculture—A. F. MANTLE.

Deputy Attorney-General—T. COLCLOUGH.

Deputy Provincial Secretary—E. J. WRIGHT.

Deputy Commissioner of Education—D. P. McCOLL, B.A.

Provincial Auditor—J. C. POPE.

Government Printer—J. A. REID.

Registrar of Joint Stock Companies—E. J. WRIGHT.

Chief Bureau of Information and Statistics—T. CROMIE.

Clerk of Executive Council—J. D. McLEOD.

Total number of Members of Legislative Assembly—41.

Dominion Government Offices in Great Britain :

High Commissioner for Canada—Right Hon. Lord
STRATHCONA AND MOUNT ROYAL, C.M.G.,
Office, 17 Victoria Street, London, S.W.
Secretary—F. GRIFFITH.

City Trade Branch—73 Basinghall Street,
London, E.C. HARRISON WATSON, Repre-
sentative.

Assistant Superintendent of Emigration—T.
OBED SMITH, 11 and 12 Charing Cross,
London.

Emigration Agents :

London—J. OBED SMITH, Assistant
Supt. of Immigration.

Liverpool—JNO. MCLENNAN.

Belfast—J. WEBSTER.

Dublin—E. O'KELLY.

Glasgow—M. MCINTYRE.

Birmingham—J. K. MILLER.

EXETER—A. F. JURY.

Aberdeen—W. S. CUMMING.

York—L. BURNETT.

Canadian Trade Commissioners :

Birmingham—J. E. RAY.

Leeds and Hull—J. M. MUSSEN.

Manchester—W. J. EGAN.

Bristol—E. D. ARNAUD.

Glasgow—JNO. T. LITHGOW.

Belfast—F. A. C. BICKERDIKE.

CANADIAN TOWNS & VILLAGES WITH A POPULATION OF 700 AND OVER.

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
A						
ABBOTSFORD—Que.	. 1 .	. 1 .	. 1 .	. .	. .	1,400
ABENAKIS—Que.	. 1 .	. .	. .	. .	. .	1,300
ACTON—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. .	1,750
ACTON VALE—Que.	. 2 .	. 1 .	. 1 .	. 2 .	. .	1,400
ADVOCATE HARBOUR—N.S.	. .	. .	. .	. 1 .	. .	1,100
AHUNTSIC—Que.	. .	. .	. .	. 1 .	. .	950
ALBERNI—B.C.	. 1 .	. .	. 1 .	. 1 .	. 1 .	900
ALBERT MINES—N.B.	. .	. .	. .	. 1 .	. .	700
ALEXANDRIA—Ont.	. 3 .	. 1 .	. 2 .	. 1 .	. .	2,350
ALFRED—Ont.	. 2 .	. 1 .	. 1 .	. 1 .	. .	800
ALLANDALE—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	1,500
ALLISTON—Ont.	. 2 .	. 1 .	. 2 .	. 2 .	. .	1,300
ALMONTE—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. .	2,500
ALTON—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	700
AMHERST—N.S.	. 2 .	. 1 .	. 4 .	. 1 .	. .	9,000
AMHERSTBURG—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. 1 .	2,600
AMQUI—Que.	. 1 .	. .	. 1 .	. 1 .	. .	1,100
ANCIENNE LORETTE—Que.	. 1 .	. 1 .	. .	. 1 .	. .	1,200
ANNAPOLIS ROYAL—N.S.	. 1 .	. .	. 2 .	. 1 .	. .	1,050
ANTIGONISHE—N.S.	. 1 .	. .	. 3 .	. 1 .	. .	1,800
ARCOLA—Sask.	. 1 .	. .	. 2 .	. 1 .	. .	800
ARGYLE—N.S.	. 1 .	. .	. .	. 1 .	. .	1,300
ARICHAT—N.S.	. 1 .	. .	. 1 .	. 1 .	. 1 .	2,000
ARMSTRONG—B.C.	. 1 .	. .	. 2 .	. 1 .	. .	825
ARNPRIOR—Ont.	. 3 .	. 1 .	. 2 .	. 2 .	. .	4,425
ARTHABASKA—Que.	. .	. 1 .	. 1 .	. 1 .	. .	1,475
ARTHUR—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. .	1,100
ASBESTOS—Que.	. .	. 1 .	. 1 .	. 1 .	. .	2,250
ASCOT CORNER—Que.	. .	. 1 .	. .	. 1 .	. .	800
ASHCROFT—B.C.	. 2 .	. .	. 2 .	. 1 .	. .	775
ATHENS—Ont.	. 2 .	. 1 .	. 1 .	. 1 .	. .	825
AURORA—Ont.	. 1 .	. 1 .	. 1 .	. 2 .	. .	1,925
AYLMER—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. .	3,150
AYLMER WEST—Ont.	. 1 .	. 1 .	. 2 .	. 3 .	. .	2,125

B

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
BADDECK—N.S.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	1,675
BADEN—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	1,000
BAGOTVILLE—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	1,025
BAIE ST. PAUL—Que.	. 2 .	. 1 .	. 1 .	. .	. 1 .	1,900
BANFF—Alberta	. 1 .	. .	. 1 .	. 1 .	. .	975
BARRIE—Ont.	. 1 .	. 1 .	. 4 .	. 1 .	. 1 .	6,450
BARRINGTON—N.S.	. 1 .	. .	. 1 .	. 1 .	. .	1,825
BATHURST—N.B.	. 1 .	. .	. 2 .	. 2 .	. .	975
BATTLEFORD—Sask.	. 2 .	. .	. 2 .	. 1 .	. .	1,375
BEAMSVILLE—Ont.	. 2 .	. 1 .	. 1 .	. 1 .	. .	1,100
BEAR RIVER—N.S.	. 1 .	. .	. 1 .	. 1 .	. .	1,425
BEAUCEVILLE EST.—Que.	. .	. .	. 1 .	. 1 .	. .	1,700
BEAUHARNOIS—Que.	. 2 .	. 1 .	. 1 .	. 2 .	. .	2,025
BEAUMONT—Que.	. .	. 1 .	. .	. 3 .	. .	1,325
BEAUPORT—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. .	4,600
BEAURIVAGE—Que.	. .	. .	. .	. 1 .	. .	1,625
BEAUSEJOUR—Man.	. 1 .	. .	. 1 .	. 1 .	. .	875
BEAVERTON—Ont.	. 2 .	. 1 .	. 1 .	. 2 .	. .	1,050
BEDFORD—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	1,450
BEEBE—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. .	825
BELAIR—Que.	. 1 .	. 1 .	. .	. 1 .	. .	825
BELLEVILLE—Ont.	. 2 .	. 1 .	. 7 .	. 2 .	. 1 .	10,000
BELOEIL VILLAGE—Que.	. .	. 1 .	. 1 .	. 2 .	. 1 .	1,525
BERGERVILLE—Que.	. .	. .	. .	. .	. .	1,525
BERLIN—Ont.	. 2 .	. 1 .	. 7 .	. 2 .	. .	15,200
BERTHIER EN HAUT—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. 1 .	1,375
BIC—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	2,000
BIENVILLE—Que.	. .	. 1 .	. .	. .	. .	1,025
BLACK LAKE—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	2,650
BLAIRMORE—Alta.	. 1 .	. .	. 2 .	. 1 .	. .	1,150
BLENHEIM—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. .	1,400
BLIND RIVER—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	2,575
BOBCAYGEON—Ont.	. 2 .	. 1 .	. 1 .	. 1 .	. 1 .	1,025
BOISSEVAIN—Man.	. 2 .	. .	. 2 .	. 2 .	. .	950
BOLTON—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	725
BONAVENTURE—Que.	. 1 .	. 1 .	. .	. 1 .	. 1 .	2,000
BORD A PLOUFFE—Que.	. .	. 1 .	. .	. 1 .	. .	1,000
BORDEAUX—Que.	. 1 .	. 1 .	. .	. 1 .	. .	1,000

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
BOUCHERVILLE—Que.	. 1 . 1 .	. 1 . 1 .	. 1 . 1 .	. 1 . 1 .	. 1 . 1 .	1,100
BOWMANVILLE—Ont.	. 3 . 1 . 3 . 2 .	. 3 . 1 . 3 . 2 .	. 3 . 1 . 3 . 2 .	. 3 . 1 . 3 . 2 .	. 3 . 1 . 3 . 2 .	2,825
BOYLSTON—N.S.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,000
BRACEBRIDGE—Ont.	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	2,800
BRADFORD—Ont.	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	975
BRAMPTON—Ont.	. 2 . 1 . 3 . 2 . .	. 2 . 1 . 3 . 2 . .	. 2 . 1 . 3 . 2 . .	. 2 . 1 . 3 . 2 . .	. 2 . 1 . 3 . 2 . .	3,475
BRANDON—Man.	. 3 . 1 . 10 . 3 . .	. 3 . 1 . 10 . 3 . .	. 3 . 1 . 10 . 3 . .	. 3 . 1 . 10 . 3 . .	. 3 . 1 . 10 . 3 . .	13,850
BRANTFORD—Ont.	. 2 . 1 . 8 . 2 . .	. 2 . 1 . 8 . 2 . .	. 2 . 1 . 8 . 2 . .	. 2 . 1 . 8 . 2 . .	. 2 . 1 . 8 . 2 . .	23,200
BRIDGEBURG—Ont.	. 1 . 1 . 2 . 3 . .	. 1 . 1 . 2 . 3 . .	. 1 . 1 . 2 . 3 . .	. 1 . 1 . 2 . 3 . .	. 1 . 1 . 2 . 3 . .	1,800
BRIDGETOWN—N.S.	. 1 . . 2 . 2 . .	. 1 . . 2 . 2 . .	. 1 . . 2 . 2 . .	. 1 . . 2 . 2 . .	. 1 . . 2 . 2 . .	1,000
BRIDGEVILLE—N.S.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,000
BRIDGEWATER—N.S.	. 1 . 1 . 3 . 1 . 1 .	. 1 . 1 . 3 . 1 . 1 .	. 1 . 1 . 3 . 1 . 1 .	. 1 . 1 . 3 . 1 . 1 .	. 1 . 1 . 3 . 1 . 1 .	2,800
BRIGHTON—Ont.	. 3 . 1 . 2 . 2 . 1 .	. 3 . 1 . 2 . 2 . 1 .	. 3 . 1 . 2 . 2 . 1 .	. 3 . 1 . 2 . 2 . 1 .	. 3 . 1 . 2 . 2 . 1 .	1,325
BROCKVILLE—Ont.	. 2 . 1 . 5 . 3 . 1 .	. 2 . 1 . 5 . 3 . 1 .	. 2 . 1 . 5 . 3 . 1 .	. 2 . 1 . 5 . 3 . 1 .	. 2 . 1 . 5 . 3 . 1 .	9,400
BROMPTONVILLE—Que.	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	1,275
BROOKHOLM—Ont.	. . 1 . . 1 . .	. . 1 . . 1 . .	. . 1 . . 1 . .	. . 1 . . 1 . .	. . 1 . . 1 . .	1,000
BROUGHTON STATION—Que.	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	1,850
BROWNSBURG—Que.	. . 1 . . 2 . .	. . 1 . . 2 . .	. . 1 . . 2 . .	. . 1 . . 2 . .	. . 1 . . 2 . .	725
BRUSSELS—Ont.	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	925
BUCKINGHAM—Que.	. 1 . 1 . 2 . . 1 .	. 1 . 1 . 2 . . 1 .	. 1 . 1 . 2 . . 1 .	. 1 . 1 . 2 . . 1 .	. 1 . 1 . 2 . . 1 .	3,875
BUCTOUCHE—N.B.	. 1 . . . 1 . .	. 1 . . . 1 . .	. 1 . . . 1 . .	. 1 . . . 1 . .	. 1 . . . 1 . .	800
BURFORD—Ont.	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	725
BURK'S FALLS—Ont.	. 1 . 1 . 1 . 1 . 1 .	. 1 . 1 . 1 . 1 . 1 .	. 1 . 1 . 1 . 1 . 1 .	. 1 . 1 . 1 . 1 . 1 .	. 1 . 1 . 1 . 1 . 1 .	1,000
BURLINGTON—Ont.	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	. 1 . 1 . 2 . 1 . 1 .	1,850

C

CACHE BAY—Ont.	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	. 1 . 1 . . 1 . .	900
CALEDONIA—Ont.	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	. 1 . 1 . 1 . 1 . .	975
CALGARY—Alta.	. 1 . 1 . 15 . 1 . .	. 1 . 1 . 15 . 1 . .	. 1 . 1 . 15 . 1 . .	. 1 . 1 . 15 . 1 . .	. 1 . 1 . 15 . 1 . .	43,725
CALUMETTE ISLAND—Que.	. . . . 1 . .	. . . . 1 . .	. . . . 1 . .	. . . . 1 . .	. . . . 1 . .	1,200
CAMBRIA—Que.	. . . . 2 . .	. . . . 2 . .	. . . . 2 . .	. . . . 2 . .	. . . . 2 . .	700
CAMPBELLFORD—Ont.	. 2 . 1 . 2 . 1 . .	. 2 . 1 . 2 . 1 . .	. 2 . 1 . 2 . 1 . .	. 2 . 1 . 2 . 1 . .	. 2 . 1 . 2 . 1 . .	3,075
CAMPBELLTON—N.B.	. 1 . . 3 . 2 . 1 .	. 1 . . 3 . 2 . 1 .	. 1 . . 3 . 2 . 1 .	. 1 . . 3 . 2 . 1 .	. 1 . . 3 . 2 . 1 .	3,825
CAMPO BELLO—N.B.	. . . . . 1 .	. . . . . 1 .	. . . . . 1 .	. . . . . 1 .	. . . . . 1 .	1,425
CAMROSE—Alta.	. 3 . . 3 . 3 . .	. 3 . . 3 . 3 . .	. 3 . . 3 . 3 . .	. 3 . . 3 . 3 . .	. 3 . . 3 . 3 . .	1,600
CANAAN—Ont.	. . 1 . . 2 . .	. . 1 . . 2 . .	. . 1 . . 2 . .	. . 1 . . 2 . .	. . 1 . . 2 . .	750
CANNING—N.S.	. 1 . . 1 . . .	. 1 . . 1 . . .	. 1 . . 1 . . .	. 1 . . 1 . . .	. 1 . . 1 . . .	1,600
CANNINGTON—Ont.	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	. 1 . 1 . 2 . 1 . .	975
CANSO—N.S.	. 2 . . 1 . 1 . 1 .	. 2 . . 1 . 1 . 1 .	. 2 . . 1 . 1 . 1 .	. 2 . . 1 . 1 . 1 .	. 2 . . 1 . 1 . 1 .	1,625

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
CAP CHAT—Que.	.1	.	.	.1	.1	1,500
CAPE ROSIER—Que.	.1	.	.	.	.1	900
CAP ROUGE—Que.	.1	.1	.	.1	.	850
CAP SANTE—Que.	.1	.1	.	.1	.	950
CARAQUET—N.B.	.1	.	.1	.1	.	1,500
CARBERRY—Man.	.2	.1	.3	.2	.	900
CARDINAL—Ont.	.1	.1	.1	.1	.	1,125
CARDSTON—Alta.	.1	.	.2	.1	.	1,225
CARLETON—Que.	.1	.	.	.1	.1	1,500
CARLETON PLACE—Ont.	.2	.1	.2	.1	.	3,625
CARMAN—Man.	.3	.	.3	.3	.	1,300
CARTIER—Ont.	.1	.	.	.1	.	725
CARTIERVILLE—Que.	.	.1	.	.	.	925
CASSELMAN—Ont.	.1	.1	.	.1	.	975
CASTOR—Alta.	.1	.	.2	.1	.	1,675
CAUGHNAWAGA—Que.	.	.1	.	.2	.	2,250
CAYUGA—Ont.	.1	.1	.2	.3	.	775
CEDAR HALL—Que.	.1	.	.1	.1	.	1,225
CHAMBLY—Que.	.1	.1	.1	.1	.	900
CHAMBLY CANTON—Que.	.1	.1	.	.1	.1	900
CHAMBORD—Que.	.	.1	.	.1	.	1,200
CHAMPLAIN—Que.	.1	.1	.	.1	.	1,825
CHAPLEAU—Ont.	.1	.	.1	.1	.	750
CHARLEMAGNE—Que.	.1	.1	.	.1	.	800
CHARLESBOURG—Que.	.1	.1	.1	.1	.	2,000
CHARLOTTETOWN—P.E.I.	.1	.	.5	.1	.1	11,225
CHATEAU RICHER—Que.	.1	.1	.1	.1	.	700
CHATHAM—Ont.	2	.1	.5	.5	.1	10,800
CHATHAM—N.B.	2	.	.2	.1	.1	4,700
CHEMAINUS—B.C.	.1	.	.	.1	.1	1,300
CHESLEY—Ont.	.1	.1	.2	.1	.	1,750
CHESTER—N.S.	.1	.	.	.1	.1	1,000
CHESTERVILLE—Ont.	.1	.1	.2	.1	.	900
CHICOUTIMI—Que.	2	.1	.2	.2	.1	5,900
CHILLIWACK—B.C.	.	.	.4	.1	.1	1,675
CHIPPAWA—Ont.	.1	.1	.1	.1	.	725
CLARESHOLM—Alta.	.1	.	.3	.1	.	825
CLARKE'S HARBOUR—N.S.	.	.	.1	.1	.1	1,500
CLARKSBURG—Ont.	.1	.1	.	.1	.	800

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
CLEMENTSPORT—N.S.	.1.	.	.1.	.	.	1,075
CLINTON—Ont.	.2.	.1.	.2.	.1.	.	2,275
COATICOOK—Que.	.1.	.1.	.2.	.1.	.	3,200
COBALT—Ont.	.1.	.1.	.5.	.1.	.	5,650
COBDEN—Ont.	.2.	.1.	.1.	.1.	.	800
COBOURG—Ont.	.3.	.1.	.4.	.2.	.1.	6,000
COCAGNE—N.B.	.	.	.	.1.	.	900
COCHRANE—Ont.	.1.	.	.2.	.1.	.	1,750
COCKBURN ISLAND—Ont.	.	.	.	.1.	.1.	1,000
COLBORNE—Ont.	.1.	.1.	.2.	.2.	.	1,000
COLEMAN—Alta.	.1.	.	.1.	.1.	.	1,600
COLLINGWOOD—Ont.	.1.	.1.	.4.	.1.	.1.	8,000
COMO—Que.	.	.1.	.	.1.	.	900
COMOX—B.C.	.1.	.	.	.	.1.	700
COOKSHIRE—Que.	.2.	.1.	.2.	.2.	.	1,000
COPPER CLIFF—Ont.	.1.	.	.1.	.1.	.	3,100
CORNWALL—Ont.	.2.	.1.	.3.	.2.	.1.	6,600
COTE DES NEIGES—Que.	.	.	.1.	.	.	2,475
COWANSVILLE—Que.	.2.	.1.	.1.	.1.	.	900
CRANBOOK—B.C.	.1.	.	.3.	.1.	.	3,100
CREDITON—Ont.	.1.	.	.1.	.1.	.	750
CUMBERLAND—B.C.	.1.	.	.2.	.1.	.1.	1,250
CUSHING—Que.	.	.1.	.	.2.	.	700

D

DALHOUSIE—N.B.	.1.	.	.1.	.1.	.1.	1,675
DANVILLE—Que.	.1.	.1.	.2.	.1.	.	1,350
DARTMOUTH—N.S.	.	.	.2.	.1.	.	5,075
DAUPHIN—Man.	.1.	.	.3.	.2.	.	2,850
DEER ISLAND—N.B.	.	.	.	.1.	.	1,000
DELHI—Ont.	.1.	.1.	.1.	.2.	.	850
DELORAINÉ—Man.	.1.	.	.2.	.1.	.	825
DE LORIMIER—Que.	.	.	.1.	.	.	7,000
DESCHAILLONS—Que.	.1.	.1.	.1.	.1.	.	1,200
DESCHAMBAULT—Que.	.	.1.	.1.	.2.	.	1,800
DESERONTO—Ont.	.2.	.1.	.2.	.2.	.1.	2,025
DIDSBURY—Alta.	.1.	.	.2.	.1.	.	750
DIGBY—N.S.	.1.	.	.2.	.1.	.1.	1,275
D'ISRAELI—Que.	.1.	.1.	.1.	.1.	.	1,625

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
DOMINION—N.S.	. 1 .	.	.	. 1 .	.	2,600
DORCHESTER—N.B.	. 2 .	.	1 .	. 1 .	.	1,100
DORVAL—Que.	. 1 .	1 .	.	. 2 .	.	1,025
DOUGLASTOWN—Que.	. 1 .	.	.	.	1 .	800
DRAYTON—Ont.	. 1 .	1 .	1 .	. 1 .	.	725
DRESDEN—Ont.	. 1 .	1 .	. 2 .	. 1 .	.	1,600
DRUMMONDVILLE E.—Que.	. 2 .	.	. 1 .	. 2 .	.	1,750
DRYDEN—Ont.	. 1 .	.	. 1 .	. 1 .	.	725
DUDSWELL CENTRE—Que.	.	.	.	. 1 .	.	1,000
DUMFRIES—N.B.	.	.	.	. 1 .	.	900
DUNDAS—Ont.	. 2 .	1 .	. 2 .	. 2 .	.	4,300
DUNNVILLE—Ont.	. 1 .	1 .	. 3 .	. 1 .	.	2,900
DUTTON—Ont.	. 2 .	1 .	. 2 .	. 2 .	.	875

E

EAST BROUGHTON—Que.	. 1 .	1 .	.	. 1 .	.	2,175
EAST TORONTO—Ont.	. 1 .	.	. 2 .	. 1 .	.	2,600
EDMONTON—Alta.	. 4 .	.	. 14 .	. 3 .	.	30,000
EDMUNDSTON—N.B.	. 1 .	1 .	. 2 .	. 2 .	.	1,850
EGANVILLE—Ont.	. 3 .	1 .	. 1 .	. 2 .	.	1,200
EGLINTON—Ont.	.	. 1 .	. 2 .	. 1 .	.	1,500
EGMONDVILLE—Ont.	. 1 .	1 .	.	. 1 .	.	800
ELK LAKE—Ont.	.	.	. 1 .	. 1 .	.	1,800
ELMIRA—Ont.	. 2 .	1 .	. 2 .	. 2 .	.	1,800
ELM VALE—Ont.	. 1 .	1 .	. 2 .	. 1 .	.	850
ELORA—Ont.	. 2 .	1 .	. 2 .	. 2 .	.	1,200
EMERSON—Man.	. 2 .	.	. 1 .	. 3 .	.	1,075
ENDERBY—B.C.	. 1 .	.	. 2 .	. 1 .	.	875
ESQUIMALT—B.C.	.	.	.	. 1 .	.	4,025
ESSEX—Ont.	. 1 .	1 .	. 1 .	. 2 .	.	1,375
ESTEVAN—Sask.	. 1 .	.	. 2 .	. 1 .	.	2,000
EXETER—Ont.	. 1 .	1 .	. 2 .	. 1 .	.	1,600

F

FAIRVILLE—N.B.	. 1 .	.	. 2 .	. 1 .	.	3,500
FARNHAM—Que.	. 2 .	1 .	. 1 .	. 2 .	.	3,600
FENELON FALLS—Ont.	. 1 .	1 .	. 2 .	. 1 .	1 .	1,075
FERGUS—Ont.	. 2 .	1 .	. 2 .	. 2 .	.	1,575

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
FERNIE—B.C.	. 1 .	. 4 .	. 2 .	. .	. .	3,200
FORDWICH—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	700
FOREST—Ont.	. 1 .	. 1 .	. 3 .	. 1 .	. .	1,475
FORT COULONGE—Que.	. 2 .	. 1 .	. 1 .	. 1 .	. .	825
FORT ERIE—Ont.	. .	. 1 .	. 1 .	. 3 .	. .	1,175
FORT SASKATCHEWAN—Alta.	. 2 .	. .	. 1 .	. 1 .	. .	800
FORT WILLIAM—Ont.	. 2 .	. .	. 10 .	. 3 .	. 1 .	16,500
FOURCHU—N.S.	. 1 .	. .	. .	. 1 .	. .	800
FOX RIVER—Que.	. 1 .	. .	. .	. .	. 1 .	1,200
FRANK—Alta.	. 1 .	. .	. 1 .	. 1 .	. .	825
FRANKFORD—Ont.	. 2 .	. 1 .	. 1 .	. 1 .	. .	775
FRASERVILLE—Que.	. .	. 1 .	. 3 .	. 2 .	. .	6,800
FREDERICTON—N.B.	. 2 .	. .	. 5 .	. 2 .	. 1 .	7,225
FREEPORT—N.S.	. .	. .	. .	. .	. 1 .	700
FRENCH VILLAGE—N.S.	. .	. .	. .	. 1 .	. .	850

G

GALT—Ont.	. 2 .	. 1 .	. 6 .	. 3 .	. .	10,300
GANANOQUE—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. 1 .	3,825
GARTHBY STATION—Que.	. 1 .	. 1 .	. .	. 1 .	. .	800
GEORGETOWN—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. .	1,600
GEORGETOWN—P.E.I.	. 1 .	. .	. .	. 1 .	. 1 .	1,025
GEORGEVILLE—N.S.	. .	. .	. .	. 1 .	. 1 .	800
GIBSON—N.B.	. 1 .	. .	. .	. 2 .	. .	775
GLACE BAY—N.S.	. 2 .	. .	. 3 .	. 1 .	. .	16,600
GLADSTONE—Man.	. 2 .	. .	. 2 .	. 2 .	. .	800
GLENCOE—Ont.	. 2 .	. 1 .	. 2 .	. 3 .	. .	875
GODERICH—Ont.	. 2 .	. 1 .	. 4 .	. 2 .	. 1 .	4,550
GOLDEN—B.C.	. 2 .	. .	. 2 .	. 1 .	. 1 .	975
GOLDENVILLE—N.S.	. .	. .	. .	. 1 .	. 1 .	800
GORE BAY—Ont.	. .	. .	. 1 .	. 1 .	. 1 .	1,725
GRANBY—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	4,775
GRANDE ANSE—N.B.	. 1 .	. .	. .	. 1 .	. .	700
GRANDES PILES—Que.	. 1 .	. 1 .	. .	. 1 .	. 1 .	800
GRAND FALLS—N.B.	. 1 .	. .	. 2 .	. 1 .	. .	1,300
GRAND FORKS—B.C.	. 2 .	. .	. 2 .	. 3 .	. .	1,600
GRAND MANAN—N.B.	. 1 .	. .	. 1 .	. .	. 1 .	2,800
GRAND MERE—Que.	. 2 .	. 1 .	. 2 .	. 2 .	. .	4,800
GRAND RIVER—N.S.	. 1 .	. .	. .	. .	. .	700

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
GRAND VALLEY—Ont.	.1	.1	.1	.1	.	775
GRAVENHURST—Ont.	.1	.1	.1	.1	.1	1,650
GREEN HILL—N.S.	.	.	.	.1	.	750
GREEN RIVER STN.—N.B.	.1	.	.	.1	.	700
GREENWOOD—B.C.	.1	.	.2	.1	.	800
GRENFELL—Sask.	.1	.	.2	.1	.	725
GRENVILLE—Que.	.1	.1	.1	.3	.1	1,400
GRIFFIN COVE—Que.	.1	.	.	.	.1	700
GRIMSBY—Ont.	.2	.1	.2	.1	.	1,700
GUELPH—Ont.	.2	.1	.6	.2	.	15,200
GUYSBOROUGH—N.S.	.2	.	.1	.1	.	1,450
GUYSBOROUGH INTERVALE—N.S.	.	.	.	.1	.	800

H

HAGERSVILLE—Ont.	1	.1	.2	.2	.	1,125
HAILEYBURY—Ont.	.1	.1	.3	.1	.1	3,900
HALIFAX—N.S.	.2	.1	.8	.3	.1	46,700
HAMILTON—Ont.	.2	.1	.13	.3	.1	82,000
HANOVER—Ont.	.2	.1	.2	.2	.	2,375
HARBOUR AU BOUCHE—N.S.	.1	.	.	.1	.	700
HARRISTON—Ont.	.2	.1	.2	.2	.	1,500
HARTLAND—N.B.	.1	.	.1	.1	.	875
HARVEY—N.B.	.	.	.	.1	.	1,800
HASTINGS—Ont.	.2	.1	.2	.1	.	900
HAVELOCK—N.B.	.	.	.	.1	.	1,000
HAVELOCK—Ont.	.1	.1	.1	.1	.	1,475
HAWKESBURY—Ont.	.2	.1	.1	.2	.1	4,400
HEBERTVILLE STN.—Que.	.1	.1	.1	.1	.	750
HENRYVILLE—Que.	.1	.1	.1	.1	.	1,000
HENSALL—Ont.	.1	.1	.1	.1	.	800
HESPELER—Ont.	.2	.1	.2	.2	.	2,400
HIGH RIVER—Alta.	.1	.	.5	.1	.	1,200
HILLSBOROUGH—N.B.	.1	.	.1	.1	.	950
HINTONBURG—Ont.	.	.1	.	.	.	5,300
HOPEWELL HILL—N.B.	.	.	.	.1	.	725
HOSMER—B.C.	.1	.	.1	.2	.	2,050
HULL—Que.	.2	.1	.3	.1	.	18,250
HUMBERSTONE—Ont.	.	.1	.1	.2	.	700

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
HUMBOLDT—Sask.	. 2 .	. 2 .	. 1 .	. .	. .	875
HUNTINGDON—Que.	. 1 .	. 1 .	. 1 .	. 2 .	. .	1,300
HUNTSVILLE—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	2,375

I

IBERVILLE—Que.	. 2 .	. 1 .	. 1 .	. 2 .	. .	1,950
INDIAN HEAD—Sask.	. 1 .	. .	. 2 .	. 1 .	. .	1,300
INDIAN LORETTE—Que.	. .	. 1 .	. .	. 1 .	. .	1,200
INGERSOLL—Ont.	. 2 .	. 1 .	. 4 .	. 2 .	. .	4,800
INGONISH—N.S.	. 1 .	. .	. .	. .	. 1 .	1,125
INTERNATIONAL BRIDGE (P.O. name "Bridgeburg.").						
INVERNESS—N.S.	. 1 .	. .	. 1 .	. 1 .	. .	2,750
IROQUOIS—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	875
ISLE BIZARD—Que.	. .	. .	. .	. 2 .	. .	1,000

J

JEDDORE OYSTER PONDS—N.S.	. 1 .	. .	. .	. .	. .	1,250
JOGGIN MINES—N.S.	. .	. .	. .	. 1 .	. .	1,100
JOLIETTE—Que.	. 2 .	. 1 .	. 4 .	. 2 .	. .	6,400
JONQUIERES—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	2,400
JUDIQUE—N.S.	. 1 .	. .	. .	. 1 .	. .	1,000

KAMLOOPS—B.C.	. 2 .	. .	. 5 .	. 1 .	. .	3,800
KASLO—B.C.	. 1 .	. .	. 2 .	. 1 .	. 1 .	750
KEARNEY—Ont.	. 1 .	. 1 .	. .	. 1 .	. .	850
KEEWATIN—Ont.	. 1 .	. .	. 1 .	. 1 .	. .	1,250
KELOWNA—B.C.	. 1 .	. .	. 3 .	. 1 .	. 1 .	1,700
KEMPTVILLE—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. 1 .	1,200
KENORA—Ont.	. 1 .	. .	. 3 .	. 1 .	. 1 .	6,200
KENTVILLE—N.S.	. 1 .	. .	. 2 .	. 1 .	. .	2,350
KERROBERT—Sask.	. 1 .	. .	. 2 .	. 1 .	. .	850
KILLARNEY—Man.	. 1 .	. .	. 2 .	. 1 .	. .	1,025
KINCARDINE—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. 1 .	2,000
KINDERSLEY—Sask.	. 1 .	. .	. 2 .	. 1 .	. .	700
KINGSTON—Ont.	. 2 .	. 1 .	. 7 .	. 3 .	. 1 .	19,000
KINGSVILLE—Ont.	. 2 .	. 1 .	. 2 .	. 2 .	. .	1,450
KNOWLTON—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	900

L

LA BAIE

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
SHAWENEGAN—Que.		1 .	2 .			1,050
L'ACADIE—Que.	. 2 .	1 .		2 .		1,000
LAC AU SAUMON—Que.	. 1 .			1 .		1,200
LACHINE—Que.	. 2 .	1 .	3 .	2 .	1 .	10,700
LACHUTE—Que.	. 2 .	1 .	2 .	2 .		2,450
LACHUTE MILLS—Que.				2 .		1,000
LACOLLE—Que.	. 2 .	1 .	1 .	2 .		875
LACOMBE—Alta.	. 1 .		3 .	1 .		1,050
LADNER—B.C.			1 .	1 .	1 .	1,000
LADYSMITH—B.C.	. 1 .		2 .	1 .	1 .	3,300
LAKEFIELD—Ont.	. 1 .	1 .	1 .	1 .	1 .	1,400
LAKE MEGANTIC—Que.	. 2 .	1 .	2 .	2 .	1 .	2,400
LAMBTON—Que.	. 1 .		1 .	1 .		1,900
LANARK—Ont.		1 .	1 .	1 .		750
LANORAIE—Que.				1 .	1 .	700
LAPRAIRIE—Que.	. 1 .	1 .	1 .	1 .		2,400
LA TUQUE—Que.		1 .	2 .	1 .	1 .	2,975
LAURENTIDES—Que				1 .		1,150
LAUZON—Que.			1 .			4,000
LAVAL—Que.						800
LAWRENCETOWN—N.S.	. 1 .		1 .	1 .		1,450
LEAMINGTON—Ont.	3 .		3 .	3 .		2,675
LENNOXVILLE—Que.	. 2 .	1 .	1 .	3 .		1,250
L'ÉPIPHANIE—Que.	. 2 .	1 .	1 .	2 .		1,900
LES ÉBOULEMENTS—Que.		1 .			1 .	1,450
LETHBRIDGE—Alta.	. 1 .		8 .	1 .		8,075
LEVIS—Que.	1 .	1 .	2 .	3 .		7,500
LIMOILLOU—Que.				3 .		1,400
LINCOLN—N.B.				1 .	1 .	975
LINDSAY—Ont.	. 2 .	1 .	5 .	2 .	1 .	7,000
LINIÈRE—Que.				1 .		825
LISTOWEL—ONT.	. 2 .	1 .	2 .	2 .		2,300
LITTLE CURRENT—Ont.	. 1 .		1 .		1 .	1,225
LITTLE RIVER—N.S.				1 .		800
LIVERPOOL—N.S.	. 1 .		2 .	2 .	1 .	2,125
LOCKEPORT—N.S	. 1 .		1 .	1 .	1 .	800
LONDON—Ont.	. 2 .	1 .	11 .	4 .		46,325

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
LONDONDERRY—N.S.	.	.	1	1	.	2,500
LONDON EAST—Ont.	.	.	1	1	.	9,000
LONG POINT—Que.	.	1	.	1	.	5,500
LONGUEUIL—Que.	1	1	1	1	1	4,000
L'ORIGINAL—Ont.	1	1	1	1	1	1,375
LOTBINIERE—Que.	1	.	.	1	.	1,400
LOUISBURG—N.S.	2	.	1	1	.	1,025
LOUISEVILLE—Que.	1	1	1	1	.	1,700
LOWER CARAQUET—N.B.	.	.	.	1	.	1,500
LUCAN—Ont.	1	1	2	1	.	725
LUCKNOW—Ont.	1	1	2	1	.	1,000
LUNENBURG—N.S.	1	.	2	1	1	2,700
LYN—Ont.	1	1	.	2	.	800

M

MCADAM JUNCTION.	2	1	.	1	1	825
MACLEOD—Alta.	1	.	4	1	.	1,875
MADOC—Ont.	2	1	1	1	.	1,075
MAGOG—Que.	1	1	1	1	1	4,000
MAGRATH—Alta.	1	.	2	1	.	1,000
MAHONE BAY—N.S.	1	.	1	1	.	1,500
MAISONNEUVE—Que.	.	1	4	1	.	18,700
MAPLE CREEK—Sask.	1	.	2	1	.	950
MAPLE GROVE—Que.	.	.	.	1	.	1,000
MARGAREE—N.S.	.	.	.	.	1	1,000
MARIA—Que.	.	.	.	1	1	900
MARIEVILLE—Que.	1	1	1	1	.	1,600
MARKDALE—Ont.	1	1	1	1	.	950
MARKHAM—Ont.	1	1	2	1	.	925
MARMORA—Ont.	2	1	1	1	.	875
MARYSVILLE—N.B.	1	.	.	1	.	1,875
MASKINONGE—Que.	1	1	.	1	.	1,000
MASSEY STATION—Ont.	1	.	1	1	.	875
MASSON—Que.	.	1	.	1	.	1,050
MATANE—Que.	1	.	1	1	1	2,525
MATTAWA—Ont.	2	.	1	1	.	1,525
MAXVILLE—Ont.	1	1	1	1	.	775
MEAFORD—Ont.	1	1	2	1	1	2,825
MECHANICSVILLE—Ont.	.	.	.	.	.	1,025

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
MEDICINE HAT—Alta.	1		6	1		5,625
MELVILLE—Sask.	1		2	1		1,825
MEMRAMCOOK—N.B.	1			1		1,000
MERRICKVILLE—Ont.	2	1	1	1	1	1,000
MERRITT—B.C.	1		2	1		725
MERRITTON—Ont.	2	1	1	2		1,700
METEGHAN—N.S.	1				1	1,000
MICHEL—B.C.	1		1	2		1,525
MIDDLE MUSQUODOBOIT— N.S.				1		1,000
MIDDLE SACKVILLE—N.B.				1		1,200
MIDDLETON—N.S.	1		2	2		850
MIDLAND—Ont.	1	1	3	1	1	4,675
MILDMAY—Ont.	1	1	1	1		1,050
MILE END—Que.	1	1	3	1		10,975
MILLBANK—Ont.	1	1	1	1		2,150
MILL BROOK—Ont.	2	1	2	1		800
MILLE ROCHES—Ont.	1	1	1	1		875
MILLTOWN—N.B.						1,875
MILL VILLAGE—N.B.	1			1		725
MILTON—N.S.				1		1,000
MILTON WEST—Ont.	2	1	3	2		1,675
MILTON STATION—P.E.I.				1		1,000
MILVERTON—Ont.	2	1	2	2		850
MIMICO—Ont.	1	1	1	3		1,400
MINNEDOSA—Man.	1		2	1		1,500
MITCHELL—Ont.	2	1	2	1		1,800
MONCTON—N.B.	2		5	2		11,375
MONTAGUE—P.E.I.	1		1	1	1	1,200
MONTAUBAN—Que.				1		1,600
MONTEBELLO—Que.	1	1		1	1	975
MONT LAURIER—Que.	1	1	1	1		775
MONTMAGNY—Que.	1	1	2	1		2,625
MONTMORENCY VILLAGE— Que.				1		1,725
MONTREAL—Que.	2	1	21	6	1	466,200
MONTREAL, SOUTH—Que.		1		1		800
MONTREAL, WEST—Que.	1	1	1	3		725
MOOSE JAW—Sask.	2		10	1		13,850

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
MOOSOMIN—Sask.	. 1 .	. 2 .	. 1 .	. .	. .	1,150
MORDEN—Man.	. 2 .	. 2 .	. 2 .	. .	. .	1,150
MORRISBURG—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. 1 .	1,700
MOUNT FOREST—Ont.	. 2 .	. 1 .	. 2 .	. 2 .	. .	1,850
MOUNT JOHNSON—Que.	. 1 .	. 1 .	. .	. 1 .	. .	1,000
MOUNT PLEASANT—P.E.I.	. .	. .	. .	. 1 .	. .	850
MOYIE—B.C.	. 1 .	. .	. .	. 1 .	. .	825
MURRAY BAY—Que.	. 2 .	. 1 .	. 1 .	. .	. 1 .	1,475
MUSQUODOBOIT HARBOUR—N.S.	. 1 .	. .	. .	. .	. .	850

N

NANAIMO—B.C.	. 2 .	. 4 .	. 1 .	. 1 .	. .	8,325
NANTON—Alta.	. 1 .	. 2 .	. 1 .	. .	. .	1,000
NAPANEE—Ont.	. 2 .	. 1 .	. 3 .	. 2 .	. .	2,825
NEEPAWA—Man.	. 2 .	. .	. 4 .	. 2 .	. .	1,875
NELSON—B.C.	. 2 .	. .	. 4 .	. 2 .	. 1 .	4,500
NEUVILLE—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. .	1,150
NEW CARLISLE—Que.	. 1 .	. .	. 2 .	. 2 .	. 1 .	1,000
NEWCASTLE—N.B.	. 1 .	. .	. 2 .	. 1 .	. 1 .	2,975
NEW EDINBURGH—Ont.	. .	. .	. .	. .	. .	2,300
NEW GLASGOW—N.S.	. 2 .	. .	. 4 .	. 1 .	. .	6,400
NEW HAMBURG—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. .	1,500
NEW LISKEARD—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. 1 .	2,125
NEWMARKET—Ont.	. 1 .	. 1 .	. 2 .	. 2 .	. .	3,000
NEW RICHMOND—Que.	. 1 .	. .	. 1 .	. 1 .	. 1 .	1,000
NEW ROSS—N.S.	. .	. .	. .	. .	. .	800
NEW WESTMINSTER—B.C.	. 2 .	. .	. 7 .	. 2 .	. 1 .	13,200
NIAGARA FALLS—Ont.	. 2 .	. 1 .	. 3 .	. 4 .	. .	9,275
NIAGARA FALLS CENTRE—Ont.	. 1 .	. .	. 1 .	. 1 .	. .	1,000
NIAGARA FALLS SOUTH—Ont.	. 1 .	. 1 .	. 1 .	. .	. .	2,075
NIAGARA-ON-THE- LAKE—Ont.	. 2 .	. 1 .	. 1 .	. 1 .	. 1 .	1,325
NICOLET—Que.	. 1 .	. 1 .	. 1 .	. 2 .	. .	2,600
NINE MILE CREEK—P.E.I.	. .	. .	. .	. .	. .	900
NIPISSING—Ont.	. .	. 1 .	. .	. .	. .	750
NORMANDIN—Que.	. .	. 1 .	. .	. .	. .	700

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
NORTH BATTLEFORD—Sask.	. 1 .	. 3 .	. 1 .	. .	. .	2,125
NORTH BAY—Ont.	. 2 .	. 1 .	. 3 .	. 3 .	. .	7,750
NORTH SHORE—N.S.	. .	. .	. .	. .	. 1 .	700
NORTH SYDNEY—N.S.	. 3 .	. .	. 2 .	. 1 .	. 1 .	5,425
NORTH TORONTO—Ont.	. .	. .	. .	. 2 .	. .	5,375
NORTH VANCOUVER—B.C.	. 1 .	. .	. 4 .	. .	. .	8,200
NORTON—N.B.	. 1 .	. .	. 1 .	. 2 .	. .	900
NORWICH—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. .	1,125
NORWOOD—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. .	825
NOTRE DAME DE GRACE—Que.	. .	. .	. .	. .	. .	5,225
NOTRE DAME DE STANBRIDGE—Que.	. .	. 1 .	. .	. .	. .	775

O

OAK BAY—N.B.	. .	. .	. .	. 1 .	. .	750
OAKVILLE—Ont.	. 1 .	. 1 .	. 3 .	. 1 .	. .	2,400
OCHRE RIVER—Man.	. 1 .	. .	. .	. 1 .	. .	1,200
ODESSA—Ont.	. 2 .	. 1 .	. 1 .	. 1 .	. .	1,000
OLD BRIDGEPORT—N.S.	. .	. .	. .	. 1 .	. .	2,600
OLDS—Alta.	. 1 .	. .	. 2 .	. 1 .	. .	925
ORANGEVILLE—Ont.	. 1 .	. 1 .	. 3 .	. 1 .	. .	2,350
ORILLIA—Ont.	. 1 .	. 1 .	. 4 .	. 2 .	. 1 .	6,850
ORMSTOWN—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. .	800
ORONO—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	825
OSHAWA—Ont.	. 3 .	. 1 .	. 3 .	. 2 .	. .	7,450
OTTAWA—Ont.	. 3 .	. 1 .	. 18 .	. 4 .	. 1 .	86,375
OTTAWA, EAST—Ont.	. .	. .	. 1 .	. .	. .	2,525
OTTAWA, SOUTH—Ont.	. .	. .	. 1 .	. .	. .	1,500
OUTREMONT—Que.	. 1 .	. 1 .	. .	. .	. .	4,825
OWEN SOUND—Ont.	. 2 .	. 1 .	. 5 .	. 2 .	. .	12,575
OXFORD—N.S.	. 1 .	. .	. 1 .	. 1 .	. .	1,400
OYSTER BED BRIDGE—P.E.I.	. .	. .	. .	. .	. .	750

P

PALMERSTON—Ont.	. 2 .	. 1 .	. 2 .	. 1 .	. .	1,700
PAPINEAUVILLE—Que.	. 2 .	. 1 .	. 1 .	. 1 .	. 1 .	1,025
PARIS—Ont.	. 2 .	. 1 .	. 3 .	. 1 .	. .	4,025
PARKHILL—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. .	1,300

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
PARRSBOROUGH—N.S.	. 1 .	. 3 .	. 1 .	. 1 .		2,875
PARRY SOUND—Ont.	. 4 .	. 1 .	. 3 .	. 3 .	. 1 .	3,475
PEACHLAND—B.C.	. . .	. . .	. 1 .	. . .	. 1 .	800
PEMBROKE—Ont.	. 3 .	. 1 .	. 3 .	. 2 .	. 1 .	5,650
PENETANGUISHENE—Ont.	. 1 .	. 1 .	. 3 .	. 1 .	. 1 .	3,575
PERTH—Ont.	. 2 .	. 1 .	. 3 .	. 1 .	. 1 .	3,600
PETERBORO'—Ont.	. 2 .	. 1 .	. 8 .	. 2 .	. 1 .	18,375
PETITCODIAC—N.B.	. 1 .	. . .	. 1 .	. 2 .	. . .	725
PETROLIA—Ont.	. 2 .	. 1 .	. 3 .	. 2 .	. . .	3,525
PICTON—Ont.	. 2 .	. 1 .	. 4 .	. 1 .	. 1 .	3,575
PICTOU—N.S.	. 2 .	. . .	. 2 .	. 1 .	. 1 .	3,200
PIERREVILLE—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. . .	1,375
PINCHER CREEK—Alta.	. 1 .	. . .	. 2 .	. 1 .	. . .	1,050
PLESSISVILLE—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. . .	1,575
PYLMPTON—N.S.	. . .	. . .	. . .	. 1 .	. . .	700
POINTE AUX TREMBLES—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. . .	1,175
POINTE CLAIRE—Que.	. 2 .	. 1 .	. . .	. 2 .	. . .	800
POINT EDWARD—Ont.	. . .	. 1 .	. . .	. 1 .	. . .	900
POINTE GATINEAU—Que.	. . .	. . .	. . .	. . .	. 1 .	1,775
POINT GREY—B.C. (Suburb of Vancouver.)	. 1 .	. . .	. . .	. . .	. . .	4,325
POINT ST. CHARLES—Que.	. 2 .	. 1 .	. 4 .	. 2 .	. . .	10,000
PONT DE MASKINONGE—Que.	. . .	. . .	. . .	. . .	. . .	900
PONT ROUGE—Que.	. 2 .	. 1 .	. . .	. 1 .	. . .	1,925
PORCUPINE—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. . .	1,500
PORTAGE LA PRAIRIE—Man.	. 4 .	. . .	. 6 .	. 4 .	. . .	5,900
PORT ARTHUR—Ont.	. 2 .	. . .	. 6 .	. 2 .	. 1 .	11,250
PORT COLBORNE—Ont.	. 2 .	. 1 .	. 2 .	. 2 .	. 1 .	1,650
PORT DALHOUSIE—Ont.	. 2 .	. 1 .	. 1 .	. 2 .	. 1 .	1,200
PORT DOVER—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. . .	1,150
PORT ELGIN—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. . .	1,300
PORT GREVILLE—N.S.	. . .	. . .	. . .	. . .	. . .	750
PORT HILL—P.E.I.	. 1 .	. . .	. . .	. . .	. . .	1,100
PORT HOOD—N.S.	. 2 .	. . .	. 1 .	. 1 .	. 1 .	1,100
PORT HOPE—Ont.	. 3 .	. 1 .	. 3 .	. 2 .	. 1 .	5,100
PORT MOODY—B.C.	. 1 .	. . .	. 1 .	. 1 .	. . .	750

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
PORT MORIEN—N.S.	. 2 .	. 1 .	. 1 .	. .	. .	825
PORTNEUF—Que.	. 2 .	. 1 .	. 1 .	. 2 .	. .	2,025
PORT PERRY—Ont.	. 1 .	. 1 .	. 2 .	. 1 .	. .	1,150
PORT ROWAN—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	750
PORTSMOUTH—Ont.	. .	. 1 .	. .	. .	. .	1,800
PORT STANLEY—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	900
PRESCOTT	. 2 .	. 1 .	. 2 .	. 2 .	. 1 .	2,825
PRESTON—Ont.	. 2 .	. 1 .	. 2 .	. 2 .	. .	3,900
PRINCE ALBERT—Sask.	. 2 .	. .	. 6 .	. 1 .	. .	6,300
PRINCE RUPERT—B.C.	. 1 .	. .	. 5 .	. 1 .	. 1 .	4,200
PUBNICO—N.S.	. 1 .	. .	. .	. 1 .	. .	725
PUGWASH—N.S.	. 1 .	. .	. .	. 1 .	. .	750

Q

QU'APPELLE—Sask.	. 2 .	. .	. 2 .	. 1 .	. .	875
QUEBEC—Que.	. 3 .	. 1 .	. 12 .	. 7 .	. 1 .	78,100
QUYON—Que.	. 1 .	. 1 .	. .	. 1 .	. .	825

R

RAINY RIVER—Ont.	. 1 .	. .	. 1 .	. 1 .	. 1 .	1,600
RAWDON—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. .	1,200
RAYMOND—Alta.	. 1 .	. .	. 1 .	. 1 .	. .	1,500
RED DEER—Alta.	. 1 .	. .	. 4 .	. 1 .	. .	2,125
REGINA—Sask.	. 3 .	. .	. 11 .	. 3 .	. .	30,250
RENFREW—Ont.	. 3 .	. 1 .	. 2 .	. 3 .	. .	3,875
RESERVE MINES—N.S.	. .	. .	. .	. .	. .	1,000
REVELSTOKE—B.C.	. 1 .	. .	. 3 .	. 1 .	. .	3,025
RICHIBUCTO—N.B.	. 1 .	. .	. .	. 1 .	. .	900
RICHMOND—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	2,200
RIDGETOWN—Ont.	. 2 .	. 1 .	. 2 .	. 2 .	. .	2,000
RIDGWAY—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. .	900
RIGAUD—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	875
RIMOUSKI—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	3,100
RIVER BOURGEOISE—N.S.	. 1 .	. .	. .	. .	. .	1,150
RIVER DESERT—Que.	. .	. 1 .	. .	. .	. .	725
RIVER HEBERT—N.S.	. .	. .	. 1 .	. 1 .	. .	1,100
RIVER JOHN—N.S.	. 1 .	. .	. .	. 1 .	. .	1,300
RIVERPORT—N.S.	. .	. .	. .	. .	. .	1,225
RIVERS—Man.	. 1 .	. .	. 1 .	. 1 .	. .	975
RIVIERE DU LOUP—Que.	. 1 .	. 1 .	. 3 .	. 2 .	. 1 .	6,800

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
ROBERVAL—Que.	. 1 .	. 2 .	. 1 .	. .	. .	1,750
ROCKLAND—Ont.	. 2 .	. 1 .	. 1 .	. 2 .	. 1 .	3,400
ROGERSVILLE—N.B.	. 1 .	. .	. .	. 1 .	. .	1,000
ROSSLAND—B.C.	. 2 .	. .	. 3 .	. 2 .	. .	2,850
ROXTON FALLS—Que.	. 1 .	. 1 .	. 2 .	. 1 .	. .	875
RUSTICO—P.E.I.	. .	. .	. .	. .	. .	800

S

ST. ADELPHÉ DE CHAMPLAIN—Que.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	750
ST. AGAPIT—Que.	. . . . .	. 1 .	. . . . .	. 1 .	. . . . .	1,025
STE. AGATHE DE LOTBINIERE—Que.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,400
STE. AGATHE DES MONTS—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. . . . .	2,025
ST. AIME—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. . . . .	1,100
ST. ALBAN—Que.	. . . . .	. 1 .	. . . . .	. . . . .	. . . . .	1,300
ST. ALBERT—Que.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	775
ST. ANACLET—Que.	. 1 .	. . . . .	. . . . .	. 1 .	. . . . .	800
ST. ANDREWS—N.B.	. 2 .	. . . . .	. 1 .	. 1 .	. 1 .	1,000
ST. ANDREWS EAST—Que.	. . . . .	. 1 .	. 1 .	. . . . .	. . . . .	825
STE. ANGELE DE LAVAL— Que.	. 1 .	. 1 .	. . . . .	. 1 .	. . . . .	700
ST. ANGELE DE RIMOUSKI—Que.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,400
STE. ANNE DE BEAUPRE—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. . . . .	1,350
STE. ANNE DE BELLEVUE—Que.	. 2 .	. 1 .	. 1 .	. 2 .	. 1 .	1,425
STE. ANNE DE LA PERADE—Que.	. 1 .	. 1 .	. . . . .	. 1 .	. . . . .	2,700
STE. ANNE DE LA POCATIERE—Que.	. 1 .	. 1 .	. 1 .	. 1 .	. . . . .	2,700
STE. ANNE DE MONTS—Que.	. 1 .	. . . . .	. . . . .	. . . . .	. 1 .	2,000
ST. ANNE'S—Que.	. 2 .	. . . . .	. . . . .	. 2 .	. 1 .	1,425
ST. ANTOINE—Que.	. 1 .	. . . . .	. . . . .	. . . . .	. . . . .	1,375
ST. ANTOINE—Que.	. . . . .	. 1 .	. . . . .	. . . . .	. 1 .	1,400
ST. ANTONIN—Que.	. . . . .	. 1 .	. . . . .	. . . . .	. . . . .	1,500
ST. APOLLINAIRE—Que.	. 1 .	. . . . .	. . . . .	. 1 .	. . . . .	1,525

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
ST. AUGUSTIN—Que.	.	.1.	.1.	.	.	1,375
ST. BARTHELEMI—Que.	.	.1.	.1.	.1.	.	2,550
ST. BAZILE DE PORTNEUF—Que.	.	.1.	.1.	.	.	1,900
ST. BAZILE STATION—Que.	.1.	.1.	.	.1.	.	2,100
ST. BONIFACE—Man.	.	.	.2.	.2.	.	7,500
ST. CASIMIR—Que.	.1.	.1.	.1.	.1.	.	3,000
ST. CATHARINES—Ont.	.2.	.1.	.7.	.2.	.	12,500
ST. CESAIRE—Que.	.1.	.1.	.1.	.1.	.	950
ST. CYRILLE DE WENDOVER—Que.	.1.	.1.	.1.	.1.	.	725
ST. DENIS, RIVER RICHELIEU—Que.	.	.1.	.1.	.	.1.	750
ST. EUGENE—Ont.	.1.	.1.	.1.	.1.	.	800
ST. EUSTACHE—Que.	.	.1.	.1.	.1.	.	1,000
ST. EVARISTE DE FORSYTH—Que.	.1.	.	.	.1.	.	1,800
ST. FLAVIE STATION—Que.	.1.	.	.1.	.2.	.	2,150
STE. FRANCOISE—Que.	.	.1.	.	.	.	700
ST. GABRIEL DE BRANDON—Que.	.1.	.1.	.1.	.1.	.	1,625
ST. GEORGE—N.B.	.1.	.	.1.	.1.	.	1,000
ST. GEORGE BEAUCE—Que.	.1.	.1.	.2.	.1.	.	1,425
ST. GREGOIRE—Que.	.1.	.1.	.	.2.	.	1,525
ST. GUILLAUME D'UPTON —Que.	.1.	.1.	.1.	.1.	.	925
ST. HENRI DE MONTREAL—Que.	.2.	.1.	.4.	.1.	.	30,350
ST. HILAIRE VILLAGE— Que.	.	.1.	.1.	.	.1.	1,300
ST. HYACINTHE—Que.	.	.1.	.4.	.4.	.	9,800
ST. IRENEE—Que.	.1.	.1.	.	.	.1.	1,100
ST. JACQUES—N.B.	.	.	.	.1.	.	775
ST. JACQUES—Que.	.1.	.1.	.1.	.1.	.	850
ST. JEAN—Que.	.2.	.1.	.3.	.3.	.	6,000
ST. JEROME—Que.	.1.	.1.	.2.	.2.	.	3,500
ST. JOHN—N.B.	.2.	.	.8.	.2.	.1.	42,525
ST. JOSEPH DE BEAUCE— Que.	.1.	.1.	.1.	.1.	.	1,450

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
ST. JOSEPH DE LEVIS— Que.	. . 1	. 1	. . .	. . .	. . .	4,000
ST. JOSEPH DE SOREL—Que.	. . 1	. 1	. . .	. . .	. . .	1,425
ST. LAMBERT—Que.	. 1 . 1 . 1	. 1 . 1 . 1	. 4 . . .	. . .	. . .	3,350
ST. LAMBERT DE LEVIS—Que.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,600
ST. LAURENT MONTREAL—Que.	. . 1	. 1	. . .	. . .	. . .	1,875
ST. LIN—Que.	. . 1	. . 1	. . .	. . .	. . .	1,150
ST. LOUIS—Que.	. 1 . . .	. . . . .	. 1 . . .	. . .	. . .	800
STE. LUCE STATION—Que.	. 1 . . .	. . . . .	. 1 . . .	. . .	. . .	1,150
ST. MARY—Que.	. 1 . . .	. . . . .	. 1 . . .	. . .	. . .	975
ST. MARY'S—Ont.	. 2 . 1 . 3	. 2 . . .	. 2 . . .	. . .	. . .	3,400
ST. MAXIME—Que.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	725
ST. MICHEL DE ROUGEMONT—Que.	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	750
ST. OCTAVE—Que.	. 1 . . .	. . . . .	. 1 . . .	. . .	. . .	1,125
ST. PAMPHILE—Que.	. . 1 . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,000
ST. PAUL—Que.	. . 1 . 2 . 1	. . . . .	. . . . .	. . . . .	. . . . .	3,000
ST. PAUL DE LA CROIX—Que.	. . 1 . . .	. . . . .	. . . . .	. . . . .	. . . . .	700
ST. PIE—Que.	. 1 . 1 . 1 . 1	. . . . .	. . . . .	. . . . .	. . . . .	775
ST. RAYMOND—Que.	. 1 . 1 . 1 . 1	. . . . .	. . . . .	. . . . .	. . . . .	1,675
ST. REGIS—Que.	. . . . .	. . . . .	. . . . .	. 1 . . .	. . . . .	1,200
ST. REMI—Que.	. 1 . . 1 . 1 .	. . . . .	. . . . .	. . . . .	. . . . .	1,025
ST. ROCH DE RICHELIEU—Que.	. . . . .	. . . . .	. 1 . 1	. . .	. . .	900
STE. ROSE—Que.	. 1 . 1 . . 1 .	. . . . .	. . . . .	. . . . .	. . . . .	1,500
STE. SCHOLASTIQUE—Que.	. 1 . 1 . 1 . 1	. . . . .	. . . . .	. . . . .	. . . . .	775
ST. STEPHEN—N.B.	. 2 . . 3 . 1 . 1	. . . . .	. . . . .	. . . . .	. . . . .	2,850
STE. THERESE DE BLAINVILLE—Que.	. 1 . 1 . 1 . 1 .	. . . . .	. . . . .	. . . . .	. . . . .	2,125
ST. THOMAS—Ont.	. 2 . 1 . 6 . 5 .	. . . . .	. . . . .	. . . . .	. . . . .	14,074
ST. VINCENT DE PAUL— Que.	. 2 . 1 . . 1 .	. . . . .	. . . . .	. . . . .	. . . . .	1,500
SACKVILLE—N.B.	. 3 . . 2 . 2 . .	. . . . .	. . . . .	. . . . .	. . . . .	2,050
SANDWICH—Ont.	. . 1 . 1 . . .	. . . . .	. . . . .	. . . . .	. . . . .	2,325
SARNIA—Ont.	. 2 . 1 . 4 . 2 . 1 .	. . . . .	. . . . .	. . . . .	. . . . .	9,975

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
SASKATOON—Sask.	. 3 .	. 13 .	. 3 .			. 18,000
SAULT AU RECOLLET—Que.	. . 1 .	. . .	. . .			. 1,325
SAULT STE. MARIE—Ont.	. 2 .	. 1 .	. 5 .	. 2 .		. 11,000
SCHREIBER—Ont.	. 1 .	. . .	. . .	. 1 .		. 925
SCOTSTOWN—Que.	. 1 .	. 1 .	. 1 .	. 1 .		. 950
SEAFORTH—Ont.	. 2 .	. 1 .	. 2 .	. 1 .		. 3,000
SELKIRK—Man.	. 1 .	. . .	. 1 .	. 1 .	. 1 .	. 3,000
SHAWENEGAN FALLS—Que.	. 2 .	. 1 .	. 2 .	. 2 .		. 4,275
SHAWVILLE—Que.	. 1 .	. 1 .	. 1 .	. 1 .		. 725
SHEDIAC—N.B.	. 1 .	. . .	. 1 .	. 1 .		. 1,450
SHEET HARBOUR—N.B.	. 1 .	. . .	. . .	. 1 .		. 1,525
SHEFFIELD—N.B.	. . .	. . .	. . .	. 1 .		. 700
SHELBURNE—Ont.	. 1 .	. 1 .	. 2 .	. 1 .		. 1,125
SHELBURNE—N.S.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	. 1,450
SHERBROOKE—Que.	. 2 .	. 1 .	. 6 .	. 4 .		. 16,425
SHIP HARBOUR—N.S.	. . .	. . .	. . .	. . .		. 775
SHIPPIGAN—N.B.	. 1 .	. . .	. . .	. 1 .		. 900
SHIPPIGAN ISLAND—N.B.	. . .	. . .	. . .	. . .		. 1,000
SIMCOE—Ont.	. 2 .	. 1 .	. 3 .	. 2 .		. 3,250
SLOCAN JUNCTION—B.C.	. 1 .	. . .	. . .	. 1 .		. 950
SMITH'S FALLS—Ont.	. 2 .	. 1 .	. 3 .	. 1 .	. 1 .	. 6,375
SOREL—Que.	. 1 .	. 1 .	. 3 .	. 1 .	. 1 .	. 8,425
SOURIS—Man.	. 1 .	. . .	. 2 .	. 1 .		. 1,875
SOURIS—P.E.I.	. 1 .	. . .	. . .	. . .	. 1 .	. 1,100
SOUTHAMPTON—Ont.	. 1 .	. 1 .	. 1 .	. 1 .	. 1 .	. 1,700
SOUTH QUEBEC—Que.	. 1 .	. . .	. . .	. . .		. 5,000
SOUTH VANCOUVER—B.C.	. . .	. . .	. 2 .	. . .		. 16,150
SPRINGFIELD—N.S.	. . .	. . .	. . .	. 2 .		. 1,000
SPRINGFIELD—N.B.	. . .	. . .	. . .	. . .		. 700
SPRING HILL—N.S.	. 1 .	. . .	. 3 .	. 1 .		. 5,725
STAFFORD VILLAGE—Alta.	. . .	. . .	. . .	. . .		. 975
STANFOLD—Ont.	. 1 .	. . .	. 1 .	. 1 .		. 1,000
STANSTEAD—Que.	. 1 .	. 1 .	. 1 .	. 1 .		. 850
STAYNER—Ont.	. 1 .	. 1 .	. 1 .	. 1 .		. 1,050
STEELTON—Ont.	. . .	. . .	. 1 .	. 1 .		. 3,950
STELLARTON—N.S.	. 2 .	. . .	. 2 .	. 1 .		. 3,925
STETTLER—Alta.	. 2 .	. . .	. 2 .	. 2 .		. 1,450
STEVESTON—B.C.	. . .	. . .	. 1 .	. . .	. 1 .	. 1,100

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
STIRLING—Ont.	.2	.1	.2	.1	.	850
STONEWALL—Man.	.1	.	.2	.1	.	1,025
STOUFFVILLE—Ont.	.1	.1	.2	.1	.	1,050
STRASSBURG—Sask.	.1	.	.2	.1	.	825
STRATFORD—Ont.	.2	.1	.4	.1	.	12,950
STRATHCONA—Alta.	.2	.	.3	.3	.	5,600
STRATHROY—Ont.	.2	.1	.3	.1	.	2,825
STURGEON FALLS—Ont.	.1	.1	.2	.1	.	2,200
SUDBURY—Ont.	.2	.	.5	.3	.	4,150
SUMMERLAND—B.C.	.	.	.2	.	.1	1,300
SUMMERSIDE—P.E.I.	.1	.	.4	.	.1	2,700
SUNDERLAND—Ont.	.1	.1	.2	.1	.	800
SUSSEX—N.B.	.2	.	.2	.1	.	1,925
SUTTON WEST—Ont.	.	.	.1	.2	.	775
SUTTON—Que.	.1	.1	.1	.1	.	1,000
SWIFT CURRENT—Sask.	.1	.	.6	.1	.	1,875
SYDNEY—N.S.	.2	.	.4	.2	.1	17,725
SYDNEY MINES—N.S.	.	.	.2	.1	.	7,475

T

TABER—Alta.	.1	.	.3	.1	.	1,400
TATAMAGOUCHE—N.S.	.1	.	.	.1	.	1,550
TAVISTOCK—Ont.	.1	.1	.2	.1	.	1,000
TEESWATER—Ont.	.2	.1	.2	.1	.	875
TERREBONNE—Que.	.1	.1	.1	.1	.	2,000
TETREAULTVILLE—Que.	.	.1	.	.	.	925
THAMESVILLE—Ont.	.2	.1	.1	.3	.	825
THESSALON—Ont.	.1	.1	.1	.1	.1	1,950
THETFORD MINES—Que.	.1	.1	.3	.1	.	7,275
THORBURN—N.S.	.	.	.1	.	.	1,750
THORNBURY—Ont.	.1	.1	.1	.1	.1	800
THORNHILL—Ont.	.	.1	.1	.1	.	850
THOROLD—Ont.	.2	.1	.2	.2	.	2,275
THREE RIVERS—Que.	.2	.1	.6	.2	.1	13,700
TILBURY—Ont.	.2	.1	.2	.2	.	1,375
TILLSONBURG—Ont.	.2	.1	.3	.4	.	2,775
TORONTO—Ont.	.3	.1	.20	.4	.1	425,425
TRACADIE—N.B.	.1	.	.	.1	.	1,200
TRACADIE—N.S.	.1	.	.	.1	.	1,500

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population.
TRAIL—B.C.	. 1 .	. 1 .	. 1 .	. 1 .		1,475
TRENTON—Ont.	. 3 .	. 1 .	. 3 .	. 3 .	. 1 .	4,000
TRENTON—N.S.	. 2 .		. 1 .	. 1 .		1,750
TROIS PISTOLES—Que.	. 1 .	. 1 .	. 1 .	. 1 .		3,000
TRURO—N.S.	. 2 .		. 3 .	. 2 .		6,125
TWEED—Ont.	. 2 .	. 1 .	. 2 .	. 2 .		1,375

U

UPPER

MUSQUODOBOIT—N.S.	. . . . .					1,175
UXBRIDGE—Ont.	. 1 .	. 1 .	. 2 .	. 1 .		1,450

V

VALCARTIER—Que.	. . . . .					800
VALLEYFIELD—Que.	. 2 .	. 1 .	. 2 .	. 2 .	. 1 .	9,450
VANCOUVER—B.C.	. 3 .	. 1 .	. 17 .	. 2 .	. 1 .	100,425
VANKLEEK HILL—Ont.	. 3 .	. 1 .	. 2 .	. 2 .		1,600
VEGREVILLE—Alta.	. 1 .		. 2 .	. 1 .		1,050
VERDUN—Que.	. . .	. 1 .	. 3 .			11,650
VERNON—B.C.	. 2 .		. 4 .	. 1 .		2,675
VICTORIA—B.C.	. 3 .		. 11 .	. 3 .	. 1 .	31,675
VICTORIA HARBOUR—Ont.	. 1 .	. 1 .	. 1 .	. 1 .		1,625
VICTORIA MINES—N.S.	. . . . .					800
VICTORIAVILLE—Que.	. 1 .	. 1 .	. 2 .	. 1 .		3,050
VILLERAY—Que.	. . . . .					1,175
VILLE STE. PIERRE—Que.	. . . . .			. 1 .		2,225
VIRDEN—Man.	. 2 .		. 3 .	. 2 .		1,550

W

WALKERTON—Ont.	. 2 .	. 1 .	. 2 .	. 2 .		2,625
WALKERVILLE—Ont.	. 2 .	. 1 .	. 2 .	. 3 .	. 1 .	3,325
WALLACEBURG—Ont.	. 2 .	. 1 .	. 3 .	. 2 .		3,450
WARWICK—Que.	. 1 .	. 1 .	. 1 .	. 1 .		950
WATERFORD—Ont.	. 2 .	. 1 .	. 1 .	. 2 .		1,100
WATERLOO—Ont.	. 2 .	. 1 .	. 3 .	. 2 .		4,375
WATERVILLE—Que.	. 1 .	. 1 .	. 1 .	. 1 .		1,075
WATFORD—Ont.	. 2 .	. 1 .	. 2 .	. 1 .		1,100
WATROUS—Sask.	. 1 .		. 2 .	. 1 .		800
WAUBAUSHENE—Ont.	. 1 .	. 1 .		. 1 .		1,300
WAVERLEY—N.S.	. 1 .			. 1 .		1,025

	Telegraph.	Telephone.	Banks.	Railways.	Navigation.	Population
WEDGEPORT—N.S.	.	.	.	.	.	1,400
WEEDON CENTRE—Que.	.	1	.	.	.	850
WELLAND—Ont.	2	1	5	5	.	5,325
WELLINGTON—Ont.	2	1	2	1	.	800
WESTFIELD—N.B.	1	.	.	1	1	750
WEST LORNE—Ont.	2	1	2	2	.	750
WESTMOUNT—Que.	2	1	2	1	.	16,475
WESTON—Ont.	1	1	2	2	.	1,875
WESTPORT—N.S.	.	.	.	.	1	1,200
WEST PUBNICO—N.S.	.	.	.	.	.	900
WEST TORONTO—Ont.	2	1	7	2	.	13,000
WESTVILLE—N.S.	2	.	1	1	.	4,425
WETASKIWIN—Alta.	1	.	3	1	.	2,425
WEYBURN—Sask.	1	.	4	1	.	2,225
WEYMOUTH—N.S.	1	.	1	1	1	1,950
WHITBY—Ont.	2	1	2	1	.	2,250
WIARTON—Ont.	1	1	2	1	1	2,275
WIKWEMIKONG—Ont.	.	.	.	.	1	775
WILLIAMSTOWN—Ont.	.	1	1	.	.	750
WINCHESTER—Ont.	1	1	2	1	.	1,150
WINDSOR—N.S.	2	.	3	1	.	3,475
WINDSOR—Ont.	3	1	5	6	1	17,850
WINDSOR MILLS—Que.	2	1	1	2	.	2,250
WINGHAM—Ont.	2	1	3	2	.	2,250
WINNIPEG—Man.	4	.	20	4	.	136,050
WOLFVILLE—N.S.	1	.	2	1	1	1,475
WOLSELEY—Sask.	1	.	3	1	.	975
WOODSTOCK—Ont.	2	1	6	2	.	9,350
WOODSTOCK—N.B.	2	.	3	1	1	3,875
WYCHWOOD PARK—Ont.	.	.	1	.	.	1,000

Y

YAMACHICHE—Que.	1	1	1	1	.	975
YARMOUTH—N.S.	1	.	4	2	1	6,600
YMIR—B.C.	1	.	.	1	.	1,100
YORKTON—Sask.	2	.	5	2	.	2,325

Z

ZURICH—Ont.	1	1	1	.	.	875
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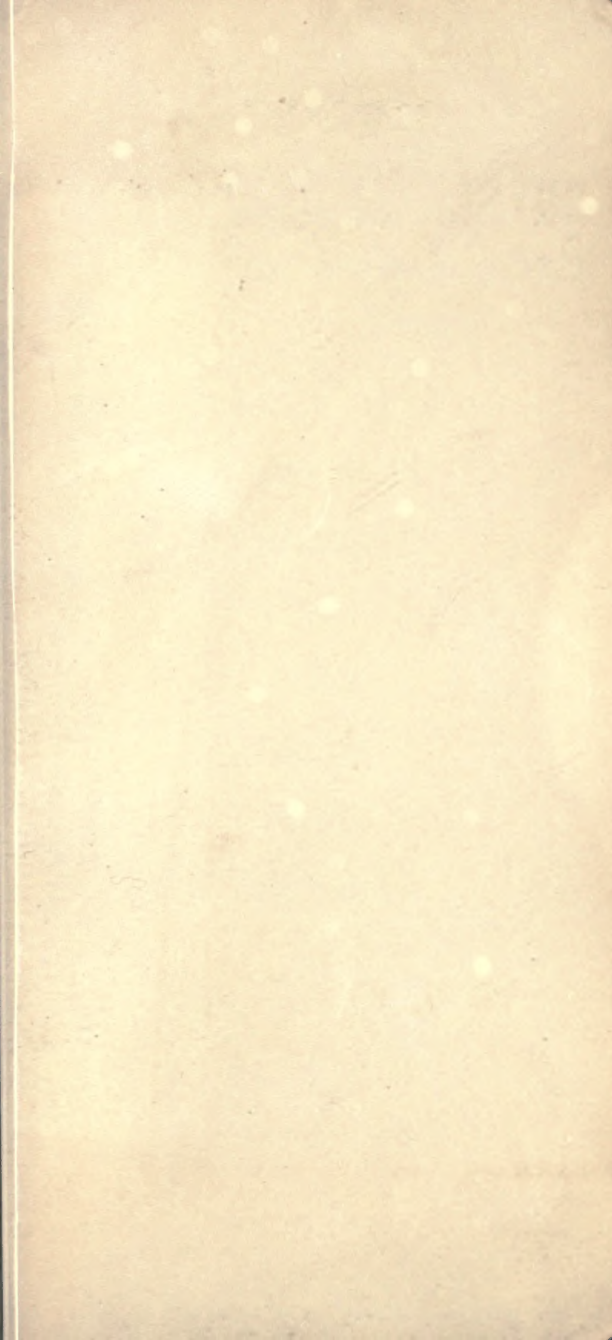
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